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## Pretending Money Is Not A Problem Doesn't Make Money Not A Problem

Being in debt can be a frustrating experience. Regardless of the circumstances, breaking the cycle and getting out of debt from credit card spending or personal loans often feels like an overwhelming task. However,

no matter how daunting it may feel, breaking your debt cycle is possible. That's why understanding how debt traps happen — and how they can become a cycle — is an important first step in beating this financial setback.

Plus, you don't have to do it alone.

Defining a Debt Trap  
 A debt trap is when you spend more than you earn and borrow against your credit to facilitate that spending. While this can certainly

be caused by unnecessary spending, having inadequate savings to handle unforeseen costs can also result in a debt trap.

Whether you need new tires for your car, to replace the air conditioning in your home or to pay for your pet's emergency vet bill, things happen. Without an established emergency fund, credit cards and payday loans are two of the most costly options for dealing with these unexpected expenses. It may be difficult to make payments toward your debt and you may incur late payment fees and high interest, further compounding your debt.

Then, as your debt-to-income ratio increases and you don't have much left to put into savings, this problem can get worse. Even if you're able to regularly make your monthly minimum payments, interest rates can keep your debt from decreasing significantly — allowing the cycle to perpetuate. With so much of your monthly income going to pay down your debt, you'll continue struggling to save and unforeseen costs will continue to come up.

While refinancing your credit card

(See *MONEY*, P. 10)



## Taylortown Requests Assistance From Local Government On Audit

By Jheri Hardaway

Staff Writer

Taylortown, NC - In a recent move that highlights the frustrating challenges small municipalities face when navigating state-level financial oversight, Taylortown representatives brought their case directly to the Local Government Commission (LGC) on Tuesday, November 4, 2025.

The core issue is a missing 2023 audit, which has put the town in a difficult position, forcing the LGC to withhold Taylortown's sales tax revenue. The town isn't in financial distress—far from it—but it is being held back by a bureaucratic snag concerning an auditor approved by the very commission now penalizing them. Taylortown is currently two years behind on its annual audit requirement. Because the LGC is missing the audit covering the period of July 1, 2022, through June 30, 2023, the commission has been withholding sales tax revenue.

Town officials went before the LGC seeking assistance and a follow-up on their earlier decision to grant a waiver on this withholding. It's a classic "chicken and the egg" situation: Taylortown cannot move forward with its 2024 and 2025 audits without the foundational 2023 report.

Since at least 2012, Taylortown has retained Kenneth Anderson of Anderson Smith Wike PLLC for its auditing needs. While Mr. Anderson has delivered audits late in the past, this time, the required 2023 draft or final copy has completely failed to materialize. The ironic and highly concerning detail here is that Mr. Anderson and his firm are on the LGC's own list of approved auditors. Even more troubling, the LGC staff approved payments to this very auditor for the missing work. Despite Taylortown paying \$14,000 for the service, the essential information needed to maintain good standing with the LGC has not been delivered.

Town representatives have inquired at several levels and request for help in securing the paid-for audit. Taylortown has been on the LGC's Unit Assistance List (UAL), a status that has historically enabled the town to receive valuable financial assistance for its water and sewer system. As noted by the town, this designation was not, and is not, a reflection of financial trouble, but rather a mechanism to receive aid.

However, the town's recent experience with the missing audit has been less than encouraging. Despite the urgent plea for assistance in obtaining the audit from their LGC-approved partner, Taylortown has yet to receive any meaningful help. The current situation raises a vital, pointed question about the LGC's commitment to its mission: By not actively assisting its local governments in obtaining mandatory documents from the very auditors it approves, is the LGC here to help?

Town officials feel this bureaucratic inaction has hurt the community more than it has helped, asserting that the ultimate goal should be to provide genuine support to help all small towns exit the UAL and thrive. This is a story that should galvanize our attention. The efficient functioning of local government depends on clear, collaborative, and timely communication with state oversight, a collaborative effort that Taylortown is still fighting to achieve.

## 127 Years Since The Wilmington Massacre

Dr. Jan Davidson

Cape Fear Museum of History and Science

In 1897, North Carolina's Democratic Party decided to embark on a white supremacy campaign to try to drive Populist and Republican politicians out of office during the 1898 election. The campaign used speeches, propaganda cartoons, and the threat of violence to create support for white supremacy.

On November 8, 1898, New Hanover County's Democrats used threats and intimidation to stop African Americans from voting. Pro-Democratic Party election officers tampered with the returns. Because of these tactics, Democrats swept the election. On November 10, 1898, two days after the contested election, a mob of armed white men marched to the office of *The Daily Record*, the local African American newspaper, and set it on fire.

After burning *The Daily Record* offices, a violent mob then took to the streets, and on the Northside of town, attacked African Americans. An unknown number of African Americans died. Other people—white and Black—were "banished"

from the city. On the same day, local elected officials were forced to resign, and were replaced by white supremacist leaders.

Once generally referred to as a "riot," these events are now more widely understood to have been a white supremacist massacre and a coup d'état.

Life After Emancipation, 1865-1870  
 After the Civil War, the country passes three Constitutional Amendments that transform previously enslaved peoples' legal status.

The 13th Amendment abolishes slavery, "...except as a punishment for crime whereof the party shall have been duly convicted."

The 14th Amendment's first clause grants citizenship to "all persons born or naturalized" in the U.S. and includes clauses designed to provide everyone with the same rights under the law.

The 15th Amendment declares "The right of citizens of the United States to vote shall not be denied or abridged by the United States or by any State on account of race, color, or previous condition of servitude."

These amendments, and North Carolina's new state constitution,

give newly-enfranchised Black men access to political power for the first time in their lifetimes.

The Rise of the State Democratic Party, 1870s and 1880s

After the promise of 1868 expands democracy in the state, things change in the 1870s.

North Carolina's pro-Confederate Democratic Party gains power over the state government.

Both white and Black Republicans continue to serve in elected offices in Wilmington and New Hanover County. But the General Assembly limits elections, and where they can, they appoint Democrats to office.

The General Assembly also carves Pender County out of New Hanover County to take power away from the county's Black majority.

North Carolina's Republicans and Populists Gain Power, beginning in 1894

White Democrats lose control of the North Carolina General Assembly in 1894 when a coalition of Populists and Republicans win power. This "fusion" government is more supportive of popular democracy, and works to pass policies that help ordinary people, rather than mem-

bers of the elite.

Momentum continues to swing in the Fusionists' favor in 1896. Daniel L. Russell becomes Governor of North Carolina, the first Republican to win the governorship since the 1870s.

A White Supremacist Speech, August 11, 1897

Mrs. Rebecca Felton gives a speech in Tybee Island, Georgia where she calls for the lynching of African American men to protect white women.

In the speech, Felton declares "...if it needs lynching to protect woman's dearest possession from the ravaging human beast — then I say lynch; a thousand times a week if necessary."

The Georgian white supremacist's inflammatory speech receives widespread attention. Wilmington's newspapers reprint a version of her speech in August, 1898.

The White Supremacy Campaign, 1897 and 1898

A year before the 1898 election, the Democratic Executive Committee meets in Raleigh on November 20, 1897. The committee, under

(See *WILMINGTON*, P. 6)



"The Vampire That Hovers Over North Carolina," racist cartoon from the *News and Observer*, Raleigh, North Carolina, September 27, 1898.



"A Warning. Get Back! We Will not Stand It," racist political cartoon from the *News and Observer*, Raleigh, North Carolina, August 30, 1898.



"Negro Road Overseer in Craven County," racist political cartoon from the *News and Observer*, Raleigh, North Carolina, September 11, 1898.

## Shutdown Deepens Economic Struggles

WASHINGTON (AP) — The longest federal government shutdown in U.S. history appears to be nearing an end, but not without leaving a mark on an already-struggling economy.

About 1.25 million federal workers haven't been paid since Oct. 1. Thousands of flights have been canceled, a trend that is expected to continue this week even as Congress moves toward reopening the government. Government contract awards have

slowed and some food aid recipients have seen their benefits interrupted.

Most of the lost economic activity will be recovered when the government reopens, as federal workers will receive back pay. But some canceled flights won't be retaken, missed restaurant meals won't be made up, and some postponed purchases will end up not happening at all.

"Short-lived shutdowns are usually invisible in the data, but this one will

leave a lasting mark," Gregory Daco, chief economist at accounting giant EY said, "both because of its record length and the growing disruptions to welfare programs and travel."

The Congressional Budget Office estimated that a six-week shutdown will reduce growth in this year's fourth quarter by about 1.5 percentage points. That would cut growth by half from the third quarter. The reopening should boost first-quarter

growth next year by 2.2 percentage points, the CBO projected, but about \$11 billion in economic activity will be permanently lost.

The previous longest government shutdown, in 2018-2019, lasted 35 days but only partially shut the government because many agencies had been fully funded. It only nicked the economy by about 0.02% of GDP, the

(See *ECONOMIC*, P. 2)

## North Carolina's Municipal Elections Prove That There Are No Off Years

By Marcus Bass

Advance Carolina

North Carolina joined New York and Virginia in making national headlines this month with historic municipal election results that should serve as a wake-up call to anyone who believes in the myth of "off-year" elections. What we witnessed across our state wasn't just a collection of local races — it was a demonstration of democracy's vitality at the grassroots level and a potential preview of what's to come in 2026.

Voters showed up in numbers that shattered expectations for municipal elections, and the message is clear: when people understand the power they hold in local elections, they vote. During this election cycle, we continued to get closer to the people. Our organization reached more than 40,000 voters across the state, talking with them about the power they have in local elections. What we found was a deep hunger for meaningful participation in democracy.

What makes these results truly historic is who won. North Carolina has elected the youngest and most diverse class of municipal officials in our state's history. From college towns like Greensboro and Durham to smaller communities such as Enfield and Brunswick County, dozens of young candidates earned voters' respect and trust, defeating traditional incumbents and established challengers.

This wasn't about name recognition or political machinery. These candidates won because voters were hungry for change, and they could see that change reflected in a new generation of leadership. We've seen races decided by fewer than five votes per precinct. Races where decisions will be made about taxes, roads, policing, education and public safety will be made by officials voters will see in their local stores, churches and community events.

Many of the winners succeeded with limited resources, choosing authenticity over expensive campaign advertising. They opted for the streets and social media rather than flashy campaign swag, commercials and television advertise-

(See *MUNICIPAL ELECTIONS*, P. 2)



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**MUNICIPAL ELECTIONS**

*Continued from page 1*

ments. They knocked on doors. They had real conversations. They built trust one voter at a time.

This grassroots approach didn't just work — it outperformed traditional, well-funded campaigns. Voters value genuine connection and commitment to building community over polished messaging and big budgets. When our issues are framed by local people addressing local concerns — not national campaigns and party talking points — we exceed expectations.

According to recent data from the North Carolina State Board of Elections, voter turnout in this year's municipal election increased over prior municipal elections. There was also a strong showing in early voting and absentee ballots, further supporting people's desire to be a part of the solutions for our communities. Given the lack of resources and attention on odd-year elections, this year's turnout is a powerful indicator of opportunity.

For example, in Guilford County — one of our core organizing hubs — voter turnout reached 21.26%, a significant increase from the 2023 municipal election, which saw 17.70% turnout. That's a 20% jump in turnout, demonstrating that when voters understand what's at stake in local elections and see candidates who represent real change, they show up.

As we look ahead to the 2026 midterms, this surge in municipal voter turnout could reshape North Carolina's political landscape.

The voters who turned out for these local races have proven they will show up when they believe their vote matters, that there are no off years, and that change is possible when people organize, engage, and vote.

The question now is whether we can sustain this energy and expand it. Traditional voting patterns may be evolving. As white conservative voters become increasingly dissatisfied with corporate influence in the Republican Party, the use of race as a means to control a largely rural working-class base may be losing its effectiveness.

Real economic concerns — kitchen-table issues that affect most families and communities — are cutting through old political divisions. Decisions about federal funding for nutrition programs, healthcare and agricultural support affect North Carolina families daily, and voters will remember who stood with them when it mattered.

# First-Time Homebuyers Are Disappearing

By James Rodríguez

*Business Insider*

By the time she turned 40, Suzie Payne had resigned herself to the fact that she would never be able to buy a home.

While her friends spent their 30s checking off that prized milestone — often with help from their parents — Payne struggled to save money while raising a daughter on her own. Home prices in Portland, Oregon, where she lived, felt out of reach long before the pandemic hit. Then Payne lost her job. When mortgage rates plummeted in the summer of 2020, she was more worried about meeting her basic needs than spending her Saturdays staking out open houses.

In 2021, though, Payne moved to Philadelphia, where the homebuying possibilities seemed to open up. She could still find an old row-home in the city for a little more than \$200,000, well within her price range. She got a new job, took classes for first-time homebuyers, and discovered that she qualified for a larger loan than she'd expected. In the summer of 2024, she enlisted the help of a real estate agent and submitted a winning bid on a house. She was 42.

Payne describes her path as "non-conventional," but she represents a sea change in real estate: First-time homebuyers are older than ever. A decade or two ago, Americans typically bought their first homes in their early 30s. By today's standards, however, Payne is right on track. New data from the National Association of Realtors shows that between mid-2024 and mid-2025, the typical age of a first-time buyer reached a record high of 40. The median age for all buyers rose to an all-time high of 59, up from 47 in 2019.

Things have been headed in this direction for a few years now — older, deep-pocketed buyers are better equipped to handle the double whammy of higher borrowing rates and costlier homes. Gen Xers and baby boomers remain active in the



real estate market, while the share of purchases by first-time buyers has dwindled. But never before has the divide appeared so stark. This delayed timeline could have lifelong consequences for today's young people: years of missed wealth-building opportunities, fewer moves, even a reevaluation of what constitutes a "starter home." Welcome to the age of the geriatric homebuyer.

The typical first-time homebuyer was just 29 when the NAR began tracking the median age in 1981. The metric edged slightly higher in the four decades that followed, never ticking past 33. Then, between mid-2021 and mid-2022, it spiked to 36. There was a bit of cope around the sudden jump. Maybe it was just elder millennials — long labeled as laggards since graduating into the Great Recession — finally catching up. But even that cohort felt squeezed. Mortgage rates had more than doubled, homes were more expensive, and new construction after the Great Recession had failed to keep pace with the surge of young buyers. I talked to one millennial back then who framed the scenario in bleak terms: "We're royally

screwed."

Things have only gotten worse. First-time buyers accounted for a record-low 21% of home purchases last year, NAR data shows — roughly half of the historical average. The entry-level buyer has been effectively "removed from this housing market," Jessica Lautz, the NAR's deputy chief economist, tells me.

"We have a very large young-adult population who are really just seeing the door shut on them for homeownership," Lautz says. "I think it speaks to the gridlock that we've seen in the housing market."

Taking their place is a swarm of "repeat buyers" who, at a median age of 62 (another record high), can put their piles of home equity to work on another purchase. Nearly a third of these repeat buyers paid all cash, NAR data shows, giving them a leg up with sellers who often prefer the ease and speed of deals that don't involve a mortgage. A whopping 26% of all buyers came in with all cash, yet another — you guessed it — record high.

Real estate agents tell me they feel the frustration. Peggy Pratt, a broker associate with Century 21 North East

in Massachusetts, says it's harder for younger buyers to cobble together a down payment when they're weighed down by student debt and steep rental costs. Pratt specializes in helping people break into the housing market, with about half her business coming from first-time buyers. She says those who are able to gain a foothold often receive help from their parents — there are just fewer of them. On the opposite end, those who can't lean on family "feel that the state of the economy is working against them," Pratt tells me. "For the prices, it's nearly impossible for them."

Suzu Minken, an agent with Compass who works in both New Jersey and northern Virginia, says her clients are no longer buying up "starter homes" with dreams of moving into a bigger place down the line. Most have trouble finding a home they like in their price point, Minken says, so they delay their purchase and keep saving until they can buy a place that feels like less of a stepping stone and more of a permanent landing spot. NAR data backs this up — sellers last year had lived in their homes for a median of 11 years, an all-time high.

## Economic Struggles — CONTINUED FROM PAGE 1

CBO said then.

The current shutdown is adding to the economy's existing challenges, which include sluggish hiring, stubbornly elevated inflation, and President Donald Trump's tariffs, which have caused uncertainty for many businesses. Still, few economists foresee a recession.

About 650,000 federal workers didn't work during the shutdown, which will likely boost the unemployment rate by about 0.4 percentage points in October, or to 4.7% from 4.3% in August, when the last report was released. Those workers would all then be counted as employed once the government reopens.

Here are the ways the government closure is weighing on the economy:

**Missed paychecks**  
All told, federal workers will have missed about \$16 billion in wages by mid-November, the CBO estimates. That has meant less spending at stores, restaurants, and likely

reduced holiday travel. Large purchases will probably be postponed, slowing the broader economy.

Trump had threatened during the shutdown to not provide back pay but the deal struck in Congress would replace those lost wages once the government reopens.

The shutdown has added to the Washington, D.C. area's economic woes, where the unemployment rate was already 6% before the shutdown, after Trump's cuts to the federal workforce this spring caused job losses. While the Washington, D.C. area — including the nearby suburbs in Virginia and Maryland — has the highest concentration of federal workers, most live and work outside of the nation's capital.

Federal workers make up about 5.5% of Maryland's workforce, according to the Bipartisan Policy Center. But they also comprise 2.9% of New Mexico's workers, 2.6% of Oklahoma's, and 3.8% of Alaska's.

Then there are the federal contractors. Bernard Yaros, an economist at Oxford Economics, estimates they could total as many as 5.2 million, and they are not guaranteed back pay once the shutdown ends.

**Flight disruptions**  
Airlines scrapped more than 2,000 flights by Monday evening after canceling 5,500 since Friday on orders from the Federal Aviation Administration, which is seeking to reduce the burden on overworked air traffic controllers, who have now missed two paychecks.

Even before the flight cancellations, Tourism Economics, an economic consulting firm, estimated that the shutdown would reduce travel spending by \$63 million a day, which means a six-week standoff would cost the travel industry \$2.6 billion.

The canceled flights also mean less business for hotels, restaurants, and taxi drivers. And federal employees have already pulled the plug on up-

coming trips, according to Tourism Economics, which may not be able to be rescheduled even when the government does reopen.

**Consumer sentiment**  
The shutdown has worsened Americans' outlook on the broader economy. Declining consumer sentiment can over time reduce spending and slow growth, though in recent years Americans have kept shopping even when their outlooks turned grim.

Consumer sentiment dropped to a three-year low and close to the lowest point ever recorded in a survey by the University of Michigan, reported Friday, with pessimism over personal finances and anticipated business conditions weighing on Americans.

The November survey showed the index of consumer sentiment at 50.4, down a startling 6.2% from last month and a plunge of nearly 30% from a year ago.

Federal spending

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**NCDOT TO HOLD A PUBLIC MEETING REGARDING U.S. 258 IMPROVEMENTS IN EDGECOMBE COUNTY**

**STIP PROJECT NO. R-5949**

The N.C. Department of Transportation is holding a public meeting to discuss the proposed corridor improvements on U.S. 258.

The proposed improvements on U.S. 258 span approximately two miles from its southern intersection with Saint James Street in Tarboro to U.S. 64, with additional intersection improvements proposed at U.S. 258 and Colonial Road (S.R. 1601). The project proposes to add travel lanes, a raised median, other intersection improvements and multimodal accommodations. As part of the project, the overpass bridge on U.S 258/U.S. 64 interchange would be replaced.

The meeting will be held **Wednesday, Nov. 19th, 2025** at the **Edgecombe County Administration Building, 201 Saint Andrew St. in downtown Tarboro**. The public is invited to attend at any time between 5 - 7 p.m. as no formal presentation will be made. NCDOT representatives will be available to answer questions and receive comments. The comments and information received will be taken into consideration as work on the project develops.

The purpose of the meeting is to introduce the project to the public and for the project team to receive feedback on the proposed design.

People may also submit comments by phone at 984-205-6615 project code 9889, email 258improvements@publicinput.com or mail to the project manager at the address shown below by **Dec. 19, 2025**.

By Mail: Lindsay Crocker  
Project Management Unit-Senior Project Manager  
1598 Mail Service Center  
Raleigh, NC 27699

NCDOT will provide auxiliary aids and services under the Americans with Disabilities Act for people who wish to participate in this meeting. Anyone requiring special services should contact Aleksandra Djurkovic, Environmental Analysis Unit, at 1598 Mail Service Center, Raleigh, N.C. 27699-1598, 919-707-6024 or andjurkovic@ncdot.gov as early as possible so arrangements can be made.

Persons who do not speak English, or have a limited ability to read, speak or understand English, may receive interpretive services upon request prior to the meeting by calling 1-800-481-6494.

Aquellas personas que no hablan inglés, o tienen limitaciones para leer, hablar o entender inglés, podrían recibir servicios de interpretación si los solicitan antes de la reunión llamando al 1-800-481-6494.

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# Business & Finance

## Black Environmental Research Organization Sets Up Shop

By Jordan Meadows  
Staff Writer

Dr. Shamira A. Brown and Dr. Lewis Ross Brown are longtime scientists and environmental advocates whose work has had a profound impact on communities across Louisiana, Virginia, North Carolina, and beyond. The Browns founded the National Environmental Action Network (NEAN) to address pressing environmental health issues, assist individuals affected by chemical pollution, and hold institutions accountable for environmental safety.

The focus of NEAN's work is on harmful "forever chemicals" such as per- and polyfluoroalkyl substances (PFAS) and polychlorinated biphenyls (PCBs). These chemicals are found in water, food, and soil, and they don't break down over time. Studies link them to cancer, birth problems, and other serious health issues.

NEAN utilizes funding to develop more effective methods for testing and removing these chemicals from drinking water and natural water sources. NEAN also has a Meals on Wheels program, which delivers food and environmental health information to seniors and families in need. These man-made, persistent, and toxic chemicals have been widely used to resist heat, water, and oil, making them ideal for products like non-stick cookware, firefighting foam, and waterproof fabrics.

PFAS and PCBs enter waterways through industrial discharge, firefighting foam runoff, landfill leakage, and wastewater systems that can't filter them out. Once in the water, these chemicals persist for years, accumulating in fish, wildlife, and human bodies through the consumption of drinking water and food. The researchers also monitor waterways for lead, arsenic, and mercury, and collect tissue samples from fish and birds to publicize information for community education.

A special focus is placed on aiding underserved communities, who often bear the brunt of environmental harms. NEAN has also implemented innovative programs such as the Drone Environmental Health program in the Greater Macon area, which uses drones to collect samples of water, soil, and air for analysis.

These drones can gather samples of PFAS, PCBs, VOCs, inorganic mercury, selective insecticides, selective herbicides, inorganic arsenic and lead, and greenhouse gases, including methane. Soil samples are collected with automated scoopers, while water and air are sampled using syringes and micropipettes with program dial setters to ensure accuracy.

Dr. Lewis Brown, originally from New Orleans, and his wife, Shamira, a Baton Rouge native, married in 1997. Shamira Brown specializes in environmental chemistry and oncology. The pair met at Dillard University, the oldest historically Black college in Louisiana, and previously worked with the Louisiana Environmental Action Network before going to Washington, D.C., to work for the Environmental Protection Agency (EPA). Dr. Lewis Brown has built a distinguished career in environmental health, working with both the first Bush and first Trump administrations on policy matters. In 1988,



he received an award medal from the National Institutes of Health for his groundbreaking research on arsenic exposure in aquatic environments.

The Browns' work has expanded to North Carolina, where NEAN established an office in Raleigh to respond to the growing number of inquiries

about water, soil, and air quality. Brown explained, "They call us asking what we can do. We explain everything about the tutorial programs we offer for the high school and college kids. And we tell them about the water, soil, and air testing programs." He added, "I think the

biggest disservice that's being done right now in communities is that individuals aren't being told about the forever chemicals."

Brown noted that chemicals are also present in electronics: "They put it in an underground storage tank. When those computers start to break down—the keyboards, the desktops, the hard drives—they break down to a certain standpoint and then you're going to have problems dealing with that."

Environmental factors such as rainfall, flooding, and wind can worsen the problem, allowing the chemicals to spread into groundwater, drinking water, air, and soil. He also points to everyday examples, like microplastics in water bottles left in hot cars, which can introduce harmful substances into household water systems.

The Browns also educate residents on home environmental safety. Brown recommends potential homebuyers conduct a life cycle assessment to evaluate environmental

impacts, including chemical levels in the ground, water quality, pipe materials, and air quality.

Dr. Brown's work in North Carolina began in 1998 with connections with local figures like Sylvester Ritter, a former Fayetteville State football player and WWE Hall of Famer, he identified areas in Wadesboro and surrounding communities in need of water testing.

For residents, Dr. Brown recommends solutions such as Reverse Osmosis (RO) pumps, which use semi-permeable membranes to purify water, and Granular Activated Carbon (GAC) filters, which effectively remove organic chemicals and impurities that affect water taste and odor, including hydrogen sulfide and chlorine.

The organization promotes environmentally conscious and healthy lifestyles, encouraging individuals to assess potential homes using a life cycle assessment—a scientific method for evaluating the total environmental impact of a property.

## Best Time To Buy Is When No One Else Is Buying

**Position Realty** —When buying a home, timing can be everything. And when it comes to real estate, one of the most powerful and timeless principles is: "Buy real estate when no one else is buying." This contrarian strategy goes against the crowd mentality, yet it has repeatedly proven to be one of the most effective ways to build long-term wealth.

Here's why buying real estate during down markets, uncertain times, or when others are fearful can be your smartest move.

**1. Lower Prices, Higher Value**  
When demand drops—due to economic downturns, high interest rates, or market uncertainty—property prices tend to fall. This creates a buyer's market. Sellers are more motivated, negotiable, and flexible, giving you a chance to secure properties at a discount. You're no longer competing with dozens of buyers, which means you can find better deals and better terms.

**Example:** During the 2008 housing crash, those who bought properties at rock-bottom prices ended up with incredible gains as the market



rebounded. What looked like a risky move at the time turned out to be a gold mine.

**2. Less Competition**  
When the crowd steps back, the playing field becomes less crowded. That means less bidding wars, less pressure to overpay, and more room to do your due diligence. You have

time to analyze the deal, inspect the property, and negotiate intelligently.

In booming markets, emotional buying and FOMO (fear of missing out) can lead to rushed decisions and overleveraged investments. Buying when others are sitting on the sidelines allows you to stay cool, calm, and strategic.

**3. Favorable Terms from Sellers**

In a soft market, sellers are more motivated to make a deal. They might be dealing with personal financial issues, trying to downsize, or just tired of holding onto the property. This opens the door to creative financing—things like seller financing, lease-to-own options, or significant price reductions.

You can structure deals in ways that would be unthinkable in a hot market. It's not just about price—it's about the whole package.

**4. Long-Term Wealth Is Built in Downturns**

Wealth in real estate isn't usually made during boom times—it's made by those who buy low and hold. When the market recovers (and historically, it always has), the properties you picked up during the downturn will likely appreciate significantly.

As Warren Buffett famously said, "Be fearful when others are greedy, and greedy when others are fearful." That principle applies perfectly to real estate.

**5. Emotion-Free Decisions Lead to**

**Smart Buying**

When the market is quiet, and emotions are out of the equation, you're in a better mental place to analyze investments rationally. There's no hype, no urgency—just data, fundamentals, and solid decision-making.

That kind of clarity often leads to much stronger investments than those made in overheated, speculative environments.

**Conclusion: The Best Time to Buy Is When It Feels Hardest**

It's natural to feel hesitant when the market is down or uncertain. But that's exactly why opportunities exist. Real estate rewards patience, timing, and vision. When you buy when no one else is buying, you're setting yourself up to win when everyone else comes rushing back in.

So if you're looking to build real wealth and get ahead of the curve, don't follow the crowd. Study the market. Look for value. And remember: the best time to buy is often when it feels like the worst time.

That's when the real opportunity lives.



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# Community

## Historic Durham Restaurant Gave Away 400 Meals To The Community

WUNC – With many community members facing food insecurity, Tre Tapp wanted to do something to give back to the community around him.

So on the coldest Monday of the fall thus far, when temperatures hovered around 40 degrees, he and the rest of his team at The Chicken Hut offered a free boxed lunch to anyone impacted by recent SNAP benefit losses.

Tapp and his team gave away 400 pre-packaged meals at the Fayetteville Street location from 11:30 a.m. to 2 p.m. Recipients had to show their SNAP card to receive the lunch.

"People have been thanking us so much," Tapp said. "I had one guy saying that he didn't know how he was going to eat. Being that the people going through this situation, they don't know how they're going to put food on the table."

The Chicken Hut was recognized for its role in the Civil Rights Movement last month. The Durham City Council voted unanimously to mark the oldest Black-owned restaurant in the city a local historic landmark.



It marked the end of a process that lasted for about five years.

The restaurant was started in 1957, when it was then known as The Chicken Box. It began on what is now known as South Roxboro Street.

The block has since been demolished by the city in the late 1960s. When it moved to Fayetteville Street, it became The Chicken Hut.

Tapp was inspired to do this after talking to people and seeing a rise in

food costs.

"We believe in the community, Chicken Hut loves the community," Tapp said. "I always say, without the community, there would be no Chicken Hut. So, when we see our community suffering, we've been blessed, our community always supports us. So it's only normal to give back what we can."

The government shutdown has put a hold on child care and food benefits for millions of low income people across America. North Carolina is no exception. The Trump Administration has said it will send partial SNAP payments to those who need it this month. That will offer some relief to the 1.4 million people here in North Carolina. That move follows two federal court rulings that found the government did not act lawfully when it didn't release emergency SNAP funds.

Last Friday, the North Carolina Department of Health and Human Services was notified that the U.S. Department of Agriculture will deliver benefits to EBT cards soon.



Event Spotlight: The Dereck Whittenburg Foundation Bourbon & Wine Tasting

By Jheri Hardaway

Staff Writer

RTP, NC - The newly announced grand marshal of the 81st Annual Raleigh Christmas and NC State Basketball standout, Dereck Whittenburg, and the Dereck Whittenburg Foundation recently hosted a Bourbon and Wine tasting at The Westin RDU Airport. This classy event was overflowing with tasty charcuterie boards, raffle items, and supporters who appreciate the cause. Coach Whittenburg shared, "It was just another excuse to get people together, to support our cause, which is to help juniors and seniors finish college. People like drinking wine, and people like bourbon. So we thought it was something different, our first time doing it. We usually do golf tournaments and other kinds of fundraisers."

So we wanted to be creative. And just getting people together, this is pretty cool so far."

After years of successfully seeing students through graduation, we wanted to know what it meant to the organization to be able to see their success as students cross the stages of various area institutions. Coach smiled as he said, "Well, I was a first-generation graduate myself back in 1983. I think it's important to give back. You're not only helping our students, but also helping the community."

So I think it's important if you're going to truly give back, you've got to be present."

The mission of The Dereck Whittenburg Foundation is to extend the hands of financial assistance to deserving college students that find themselves facing the hindrance of finance as the barrier to their completion of college degrees. The mantra of The Foundation is "Dream. Believe. Work. Now Finish!" The Dereck Whittenburg Foundation is made up of an impressive board, including the coach's wife, Jacqueline Whittenburg, and many other dedicated community members. We can't wait to see what is next for this outstanding organization.

## The Fate Of The J.W. Ligon Building

By Karl Cameron

Contributing Writer

In the wake of October J.W. Ligon Building Advisory Council meetings, the future of the structure remains undetermined. We asked Wake Co. Public Schools Superintendent, Dr. Robert Taylor, if the School Board had at some point changed its position to renovate the Ligon Building, and opt for a tear down? He told us that the fate of the Ligon Building is going through the same process as

any project bid on for construction, where options are weighed ranging from renovation to the construction of a new building. Dr. Taylor went on to say, "No determination has been made by the School Board. Nobody has sanctioned a new building."

Dr. Taylor went on to say that he plans to talk to a number of groups. One such meeting has come to our attention, which is set for the Southeast Raleigh YMCA, 1436 Rock Quarry Rd., Raleigh, NC 27610 on Nov. 24, 2025 from 6:00 p.m.-8:00 p.m.

The meeting is billed as the "Ligon Middle School Renovation District 4 Community Meeting", and will have the District 4 School Board Member, Ms. Toshiba Rice, on hand as well as Superintendent Taylor.

The public is still invited to give input into the fate of the Ligon Building before the community meeting date by going to Ligon Magnet Middle School/Home Page, and clicking on School News: Ligon Renovation Project. This will lead you to a page where you can give

your feedback by clicking on: submit feedback.

We also talked with J.W. Ligon Alumni Association President, Tony Bethea, who is among the volunteers on the J.W. Ligon Building Advisory Council, and he told us there appear to be three options for the building at this point: renovate, teardown, or flip the campus. He explained the flip the campus option as situating a new building on the lower backside

(See J.W. LIGON, P. 8)

## Residents vs. SE Raleigh Development Part 6

By Jordan Meadows

Staff Writer

Southeast Raleigh community and religious leader Rev. Isaiah Green filed a class-action lawsuit against

Raleigh Mayor Janet Cowell, alleging violations of the 14th and 15th Amendments of the U.S. Constitution, around September 23, 2025.

Green claims the City of Raleigh has denied equal protection and vot-

ing rights to residents through ongoing construction projects that have damaged property and excluded community input.

The Mayor requested, and was granted, a 30-day extension to re-

spond to the summons—an extension Green opposed. The Mayor then filed a motion to dismiss the case. On Friday, Green filed a motion opposing the move to dismiss, a procedural step he described as "expected but futile." Green insists he will press forward, hoping the case reaches the highest federal court possible.

For him and the Southeast Raleigh residents standing beside him, the struggle continues to hold accountable those they believe have ignored the fight for far too long.

At the heart of the dispute are years of homeowner complaints in Southeast Raleigh neighborhoods such as Holiday Estates and Old Towne, where residents allege city-backed construction has destroyed property and endangered their homes. The controversy centers on a road project connecting Holiday Drive to Bowmont Grove Street—work that began with dynamite blasting and excavation three years ago.

Many say they received no notice or opportunity to comment, despite apparent risks to structures, wells, and septic systems. Letters obtained by The Carolinian show contractors cited pre-blast inspections, but residents like Rev. Green insist that the companies involved lacked proper permits and transparency about who authorized the work.

Homeowners have reported extensive damage. Residents Mack Evans and Gail Durham have filed formal complaints to city, state, and federal officials—alleging civil rights violations and even voter suppression tied to city planning decisions. Thus far, residents say their appeals have gone unanswered.

For Rev. Green, this lawsuit represents a last resort after years of frustration and what he calls "systemic neglect" by city and state leadership. He has previously appealed to the Attorney General's office, the U.S. Department of Justice, and advocacy groups, including the NAACP, but said no progress has been made. Green has also linked this case to a broader pattern of political disregard for Black communities in North Carolina, citing his decade-long history of activism on civil rights and justice reform.

Cowell's argument for dismissal is that the complaint fails to state any claim upon which relief can be granted against her under 42 U.S.C. § 1983, a federal law that allows individuals to sue a person for violating their constitutional or federal rights.

In a written response to the Court, Green stated:

"The Federal Law is clear in this matter, and the violations of federal law perpetrated against the complainants in this case who are a protected class of citizens are sure that the permitted dynamiting have for sure impacted their lives and love [sic] ones who reside near the Olde Towne Regency new construction building site."

Green expects a response from the Court within the next 10 days.



The Prestige Club consist of retired educators who spread cheer and promote relaxation among each other. In October the group had an enjoyable time at Kickback Jacks in Garner as they took care of business. President, Winnie Harrell | Secretary, Elaine Moore



RAEFORD, N.C. — During the Men of Honor Ceremony hosted by The Hoke Chronicle on October 25, several distinguished community members were celebrated for their exceptional service and contributions to Hoke County. Among those recognized was Mrs. Tonya V. Morrissey, who received one of North Carolina's highest civilian honors—the Order of the Long Leaf Pine Award.

The Order of the Long Leaf Pine, bestowed by the Governor of North Carolina, is awarded to individuals who have demonstrated exemplary service to the state and their communities through extraordinary contributions, accomplishments, and years of dedication.

"For me, to be presented with such a distinguished recognition this early in my life is both an honor and a blessing," Morrissey shared. "I was truly humbled to be among so many outstanding individuals honored that evening."

Morrissey expressed heartfelt appreciation to Dr. Audrey Ray, who initiated and submitted her nomination to the office of Representative Garland Pierce, making the recognition possible. She also extended her gratitude to Representative Pierce, Retired Superior Court Judge Regina Joe, Retired District Attorney Investigator Johnny Joseph, and Sheriff Tyrone Ruffin of the Bertie County Sheriff's Office for their ongoing support and encouragement.

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# Health and Wellness

## A Baby Formula Recall Linked To An Infant Botulism Outbreak Is Quickly Expanding. Here's What To Know

AP NEWS – ByHeart, which makes organic infant formula, recalled all of its products sold throughout the U.S. on Tuesday amid a growing outbreak of infant botulism.

At least 15 babies in 12 states have been sickened in the outbreak tied to ByHeart formula, state and federal health officials said. That's an increase from 13 cases in 10 states reported Saturday.

No deaths have been reported in the outbreak, which began in August.

ByHeart officials said parents and caregivers who have the formula in their homes "should immediately discontinue use and dispose of the product."

Here's what to know about the outbreak and infant botulism.

The outbreak begins

The outbreak has sickened babies age 2 weeks to 5 months since it started. The infants were hospitalized after consuming ByHeart powdered formula, according to the U.S. Centers for Disease Control and Prevention.

California officials confirmed that a sample from an open can of ByHeart baby formula fed to an infant who fell ill contained the type of bacteria that causes the toxin linked to the outbreak. The tests to confirm contamination involve injecting mice with the cultured bacterium and then waiting up to four days to see if they get sick, said Dr. Erica Pan, the state health officer.

"These mice got sick really quickly," Pan said in an interview.

ByHeart officials said they re-

called their products "in close collaboration" with the U.S. Food and Drug Administration, despite the fact that no previously unopened product tested positive for the illness-causing bacteria. The type of bacteria that produces the toxin is widespread in the environment and could come from sources other than the formula, company officials said.

The FDA is investigating 84 cases of infant botulism detected since August. Of those, 15 consumed ByHeart formula, the agency said in a statement. "This information shows that ByHeart brand formula is disproportionately represented among sick infants in this outbreak, especially given that ByHeart represents an estimated 1% of all infant formula sales in the United States," the agency said.

Illnesses began between Aug. 9 and Nov. 10, federal officials said. Cases were reported in Arizona, California, Illinois, Kentucky, Minnesota, North Carolina, New Jersey, Oregon, Pennsylvania, Rhode Island, Texas and Washington.

Investigators have not identified any other infant formula brands or other sources of exposure in the outbreak, officials said.

Causes of infant botulism

Infant botulism typically affects fewer than 200 babies in the U.S. each year. It is caused by a type of bacteria that produces a toxin in the large intestine. The bacterium is spread through hardy spores present in the environment that can cause serious illness, including paralysis.

Infants are particularly vulnerable to infection because their gut microbiomes are not developed enough to

prevent the spores from germinating and producing the toxin. They can be sickened after exposure to the spores in dust, dirt or water or by eating contaminated honey.

Symptoms can take weeks to develop and can include poor feeding, loss of head control, drooping eyelids and a flat facial expression. Babies may feel "floppy" and can have problems swallowing or breathing.

No known outbreaks of infant botulism tied to powdered formula have previously been confirmed, said Dr. Steven Abrams, a University of Texas nutrition expert.

Infant botulism treatment

The only treatment is known as BabyBIG, an IV medication made from the pooled blood plasma of adults immunized against botulism. California's Infant Botulism Treatment and Prevention Program developed the product and is the sole source worldwide.

BabyBIG works to shorten hospital stays and decrease the severity of illness in babies with botulism. Because the infection can affect the ability to breathe, infants often need



to be placed on ventilators.

All of the children in the ByHeart outbreak have received the medication, the CDC said. The treatment is delivered in vials that cost \$69,300 apiece, Pan said.

Potential impact on U.S. formula supplies

There is little danger of infant formula shortages because ByHeart represents a small share of the mar-

ket. That's far different from the crises in late 2021 and 2022, when four infants were sickened by a different germ after consuming formula made by Abbott Nutrition. Two of the babies died. No direct link was found between the Abbott products and the infections caused by a different germ, *Cronobacter sakazakii*, but FDA officials closed the company's Michigan plant after contamination

and other problems were detected. Abbott recalled top brands of infant formula, triggering a nationwide shortage that lasted months.

In 2022, ByHeart recalled five batches of infant formula after a sample at the company's packaging plant tested positive for *Cronobacter sakazakii*. In 2023, the FDA sent a warning letter to the company detailing "areas that still require corrective actions."

Reviewing infant formula ingredients

Federal health officials have vowed to overhaul the U.S. food supply and are taking a new look at infant formula.

Health Secretary Robert F. Kennedy Jr. has directed the FDA to review the nutrients and other ingredients in infant formula, which fills the bottles of millions of American babies.

The effort, dubbed "Operation Stork Speed," is the first deep look at the ingredients since 1998.

FDA officials are reviewing comments from industry, health experts and public to decide next steps.

### WHY DOES YOUR DOCTOR SEEM SO RUSHED AND DISMISSIVE?

*The Conversation*—We've all been there: You wait 45 minutes in the exam room when the doctor finally walks in.

They seem rushed. A few questions, a quick exam, a glance at the clock and then a rapid-fire plan with little time for discussion – and you leave feeling unheard, hurried and frustrated.

And what if you're hospitalized? You may face a similar experience.

More than half of U.S. adults say their doctors have ignored or dismissed their concerns, or not taken their symptoms seriously, according to a December 2022 national poll.

It's easy to blame the doctor. But the reality is, most doctors would like to sit down and have an in-depth conversation with patients and their families. Instead, your unpleasant visit may be the result of productivity pressures and administrative burdens, often shaped by health care systems, payment models and policy decisions that influence how care is delivered.

Patients are increasingly experiencing what's known as administrative harm – those unintended but very real consequences arising from administrative decisions, made far upstream, that directly influence how doctors practice. Ultimately, these types of interactions affect the care patients receive and their outcomes.

As a doctor and researcher who specializes in business and health care delivery, I've studied how organizational decisions have ripple effects, shaping patients' relationships with their doctor and the quality of care they receive. Patients may be unaware of these upstream administrative decisions, but they affect everything from time allotted for an appointment to the number of patients the doctor has to see and whether a visit is covered by insurance. Increasingly, health care organizations and physician groups face intense financial pressures. Many doctors can no longer sustain their private practice due to declining reimbursements, rising costs and increasing administrative burdens; instead, they've become employees of larger health care systems. In some cases, their practices have been acquired by private equity groups.

With this shift, doctors have less control over their workloads and the time they get with their patients. More and more, payment models fail to cover the true cost of care. The default solution is often for doctors to see more patients with less time for each, and to squeeze in additional work after hours. But that approach comes with costs, among them the time needed to build meaningful connections with patients. That negative, impolite tone you may have experienced might be because the doctor has many patients waiting and a full evening ahead just to catch up on writing visit notes, reviewing medical records and completing other required documentation. During the work day, they're often fielding over 100 messages and alerts daily, including referrals and coordinating care, all while trying to focus on the patient in front of them.

But the consequences go beyond their bedside manner. Research makes clear that doctors' performance and the quality of care patients receive are affected by their workload. A similar pattern is true with nurses: Their higher workloads are associated with higher death rates among hospitalized patients.

Suppose you're hospitalized for pneumonia, but because your doctor is caring for too many patients, your hospital stay is longer, which increases your risks of infection, muscle loss and other adverse outcomes. In the doctor's office, a rushed visit can mean delayed or missed diagnoses and even prescription errors.

About half of U.S. doctors report feelings of burnout, and about one-third are considering leaving their current job, with 60% of those likely to leave clinical practice entirely.

Long work hours also brings higher risks of heart disease, stroke and other health problems for health care professionals. In the U.S., 40% of doctors work 55 hours per week or more, compared with less than 10% of workers in other fields. The administrative harms stemming from upstream decisions are not inevitable. In large part, they are preventable. Overhauling the health care system may seem daunting, but patients and doctors are not powerless. Patients and their families must advocate for themselves. Ask questions and be direct. This phrase: "I am still really worried about ..." will quickly get your doctor's attention. If your visit seems rushed, share it with patient representatives or through patient surveys. These insights help administrative leaders recognize when systems are falling short.

Doctors and care teams should not normalize unsustainable work conditions. Health systems need structured, transparent mechanisms that make it easy and safe for doctors and care team members to report when workloads, staffing or administrative decisions may be harming patients.

Even more powerful is when patients and their doctors speak up together. Collective voices can drive meaningful change – such as lobbying for adequate time, staffing or policies to support high-quality, patient-centered care. It is also important for administrative leaders and policymakers to take responsibility for how decisions affect both patients and the care team. More research is needed to define what safe, realistic work standards look like and how care teams should be structured. For example, when does it make sense for a doctor to provide care, or a physician assistant or nurse practitioner? At the same time, health systems have the opportunity to think creatively about new care models that address clinician shortages.

But research shows that the medical profession can't afford to wait for perfect data to act on what's already clear. Overworked and understaffed teams hurt both patients and their doctors.

Yet when doctors do have enough time, the interactions feel different – warmer, more patient and more attentive. And as research shows, patient outcomes improve as well.

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# Arts & Culture

## The Bull City Blues: Durham's Forgotten Sound of the South

By Jordan Meadows

Staff Writer

During the 1920s through the 1940s, Durham, North Carolina—known proudly as the Bull City—was one of the most vibrant centers of African American blues music in the South.

In the tobacco town, African American musicians crafted a distinctive regional sound that would come to be known as the Piedmont blues, a syncopated, ragtime-influenced style that reflected both the struggles and the spirit of Black life in the Carolinas.

At the heart of Durham's blues scene stood the city's Hayti community, a thriving Black business and cultural district located just south of downtown. Nearby tobacco warehouses provided steady work for many African Americans, even through the Great Depression. These factories also brought together a large, stable working-class audience.

Steady jobs, spare change, and

a lively community created fertile ground for a music scene. From barbershops to street corners, from back-room cafes to tobacco warehouses, Durham's Black neighborhoods pulsed with music. Fall tobacco harvests and auctions were especially vibrant times, drawing musicians from across the region.

The Piedmont blues style was lighter and more melodic than its Mississippi Delta counterpart—more intricate in guitar picking and closer in feel to ragtime or early bluegrass. It was also deeply communal, reflecting the social worlds of Durham's African American neighborhoods.

Among the movement's towering figures was Fulton Allen, better known as Blind Boy Fuller (1907–1941). Born in Wadesboro, North Carolina, Fuller lost his sight as a young man and turned fully to music for his livelihood. After moving to Durham's Hayti district in 1929, he became the central figure in the Bull City's blues scene.

Fuller's mastery of the steel-

bodied National guitar, his sharp lyrics, and his sheer output—over 135 recordings between 1935 and 1940 for labels like Vocalion, Melotone, and Decca—made him the best-selling East Coast bluesman of his time. His 1940 hit “Step It Up and Go” remains the quintessential Piedmont blues anthem, the “Johnny B. Goode” of its genre.

Fuller's frequent collaborator was Blind Gary Davis (1896–1972), a South Carolina-born virtuoso guitarist later known as Reverend Gary Davis. His intricate fingerpicking and gospel-infused style would profoundly influence later generations of folk and rock musicians, including Bob Dylan, Taj Mahal, and the Grateful Dead's Jerry Garcia.

Rounding out Durham's “Big Four” were Sonny Terry (Saunders Terrell), a Georgia-born harmonica master, and Brownie McGhee, a guitarist and singer who overcame childhood polio. Terry and McGhee's enduring partnership would carry the Bull City blues tradition onto the

national and international folk circuit for decades.

For many in the segregated South, music provided one of the few viable paths to both income and respect. In Durham, these artists transformed adversity into art, building a musical legacy that captured the rhythms, humor, and hardships of Black life in early 20th-century North Carolina.

Fuller's untimely death in 1941 marked the close of Durham's golden age of blues. Within a few years, Davis, Terry, and McGhee had moved north, following new opportunities in the postwar urban music scenes. Back home, much of Durham's Black cultural geography was literally erased. The urban renewal projects of the 1960s demolished much of the Hayti district, displacing thousands of families and erasing venues where the blues once thrived.

Though the city once forgot its own blues history, the Bull City Blues spirit endures. Local radio continues to celebrate it—most notably through “Bull City Blues,” a show

on 90.7 FM WNCU, originating from North Carolina Central University and hosted by Dave Tripp.

Today, Durham's blues legacy

stands alongside those of Memphis and Chicago as one of the great American stories of resilience and creativity.



### WILMINGTON MASSACRE

Continued from page 1

the leadership of Furnifold M. Simmons, issues a call to “reestablish Anglo Saxon rule and honest government in North Carolina.”

State leaders make plans to create county-level White Government Union clubs. These government unions are designed to persuade white men to vote for white supremacist candidates in the November 1898 election.

The Raleigh News and Observer declares, “It is the plan of the leaders of the white party to organize a white Government Union to secure united white action by white men. It has no secrecy, grips or pass-words, and is designed to do nothing but promote the elevation of the white man.”

The Daily Record's Editorial Rebuttal, August 18, 1898

Wilmington's African American newspaper, The Daily Record, publishes an editorial that counters the claims that Mrs. Felton's speech makes. The Daily Record editorial, which was likely written by the paper's editor Alexander Manly, suggests that some sexual relationships between white women and black men were based on mutual consent. The editorial uses the words “fall in love” to characterize white women's feelings towards black men. This is an incendiary sentiment in an era where mixed-race marriages were illegal.

The Wilmington newspaper's editorial fuels white supremacists' fears of consensual interracial relationships.

“A Horrid Slander,” August 30, 1898

For months, the white-owned Wilmington Star reprints an article with the title “A Horrid Slander” that repeats the assertion that The Daily Record's editorial was an “infamous assault on the white women of this state.”

Alfred Moore Waddell Speaks at the Opera House (Thalian Hall), October 24, 1898

Speakers around the state give rabble-raising speeches in support of the white supremacy campaign.

In Wilmington, local lawyer, Democrat, and former Confederate officer Alfred Moore Waddell addresses a large crowd and declares “Negro domination shall henceforth be only a shameful memory to us, and an everlasting warning to those who shall ever again seek to revive it.” Waddell asserts he is willing to “choke the current of the Cape Fear with carcasses” if that is necessary to ensure white men once again rule the state.

Red Shirts and Rough Riders Meetings, October 26, 1898

Groups of armed men—some calling themselves Red Shirts, others Rough Riders—organize themselves in the city to further support white supremacy efforts. Many are also members of White Government Union clubs.

They meet and rally in support of white supremacy in Wilmington.

On November 8, 1898, in a tense and corrupt election, Democratic candidates are elected in the Republican city of Wilmington.

The next day, November 9, The Wilmington Messenger says “Yesterday was a glorious day for white supremacy in New Hanover county.”

Meeting at the Court House, 11 AM, November 9, 1898

The election is not the end of the white supremacy campaign. On November 9, The Wilmington Messenger publishes a notice: “Attention White Men: There will be a meeting of the White Men of Wilmington this morning at 11 o'clock at the Court House. A full attendance is desired, as business in the furtherance of White Supremacy will be transacted.”

An estimated 1,000 people attend the meeting, including what the paper calls “...Wilmington's very best citizens, including ministers, working men, lawyers, doctors, merchants and all classes of our people.”

The resolutions drafted at the meeting become known as the “White Declaration of Independence.” White Wilmingtonians assert whites should rule and demand that The Daily Record's editor, Alexander Manly, leave town. Attendees declare, “We, the undersigned citizens of the city of Wilmington and the county of New Hanover, do hereby declare that we will no longer be ruled, and will never again be ruled by men of African origin.”

More than 450 white men sign the declaration.

The Committee of Colored Citizens Meets, Evening, November 9, 1898

A group of African American leaders are summoned to a meeting, and asked to respond to the White Declaration of Independence by 7:30 AM on November 10. The Committee of Colored Citizens drafts a reply at David Jacobs' barber shop.

Armond Scott, Evening, November 9, 1898

A young lawyer, Armond Scott, is supposed to deliver the Committee of Colored Citizens' reply to the demands in the White Declaration. Wilmington's streets are filled with armed white men. Fearing for his safety, Scott puts the reply in the mail, and does not deliver it in person.

White leaders claim the reply does not arrive at its destination in the prescribed amount of time.

A Crowd Gathers, Wilmington Light Infantry Building, 8 AM, November 10, 1898

On November 10, 1898, a crowd gathers. When the Committee of Colored Citizens' response does not arrive, hundreds of armed white men march from the Wilmington Light Infantry's armory on Market Street to The Daily Record's office.

Burning The Daily Record Office, 9 AM, November 10, 1898

The mob ransacks The Daily Record office, which is located in the Love and Charity Hall, an African American community center. The crowd burns down the building.

Shooting Starts, 11 AM, November 10, 1898

At approximately 11 AM, shots are fired at North Fourth and Harnett streets, starting a wave of deadly violence in the city. Witnesses disagree about who shot first, African Americans or whites.

At noon, more shooting occurs at the same spot.

Martial Law is Declared, November 10, 1898

Governor Russell puts Colonel Walker Taylor, an officer in the local branch of the state militia, in charge of troops and calls for him to “preserve the peace.” Wilmington is under martial law.

Wilmington Light Infantrymen shoot African Americans near the Fourth Street Bridge. As many as 25 people may have been killed.

This full article will be posted online at [www.CARO.news](http://www.CARO.news)

## Affirming Black Children Through Books: Stories That Help Them See Their Light

NNPA – I spent my earliest years as an educator searching for books that reflected my students' experiences; I wanted to introduce them to books that reflected not just the colors of their skin, but also the textures of their lives. I wanted them to see themselves as I saw them: loved, powerful, and full of potential. Too often, those stories were missing from the shelves.

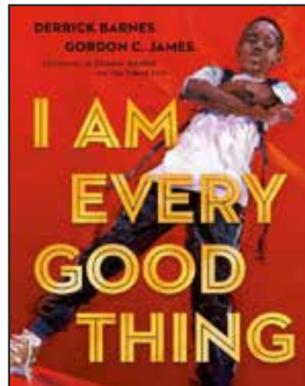
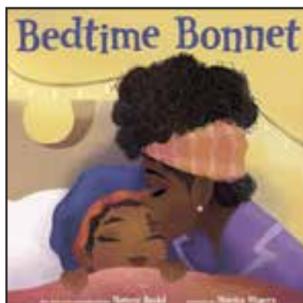
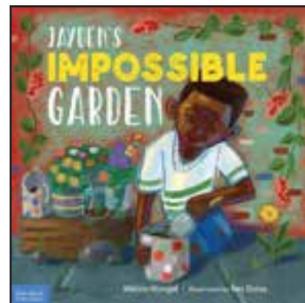
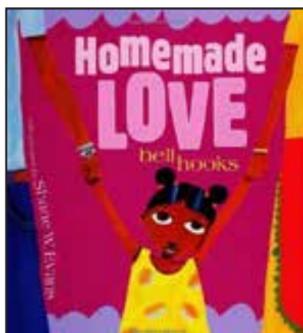
As the Emotional Well-being Literacy and Curriculum Coordinator at Friends Center for Children in New Haven, Conn., I lead programming for the organization's new Books with Friends Trolley – a mobile library that provides professional development and age- and culturally-appropriate books to family- and center-based childcare providers across New Haven. I spend my days working with young

children, teaching them to name their feelings, build confidence, and understand that every part of who they are deserves to be celebrated. Books are one of our best tools to do that work. When a child hears a story that reflects their truth, something shifts fundamentally. They feel seen. Their eyes light up, their shoulders relax, and their minds open to the possibilities that await them. Below

are just a few of my favorite affirming books for Black children, which will help them build that sense of belonging and possibility from their earliest moments.

**Homemade Love by bell hooks**

Appropriate for ages birth through



3-years-old

The celebrated poet and feminist thinker bell hooks teamed up with illustrator Shane W. Evans to create a lyrical, love-soaked board book that reminds children that they are loved, cherished and supported, even when they make mistakes or feel afraid.

I love this book because it's a gentle affirmation of unconditional love, perfect for bedtime or any moment a child needs reassurance. The text is simple yet lyrical, filled with affectionate nicknames and rhythmic phrasing that makes it perfect for reading aloud. This book is a tender anthem for secure attachment, which is something every young child needs to thrive.

**Bedtime Bonnet by Nancy Redd**

Appropriate for 2- through 6-years-old

This joyful tribute to family is the first picture book to shine a light on nighttime hair rituals for Black people, an experience familiar to many young girls who've misplaced their bonnet before bed. Bedtime Bonnet offers a tender glimpse into cherished hair care traditions and honors the deep bonds shared across generations in a loving, close-knit Black family.

This book showcases the importance of hair care in Black culture, making it both relatable and educational. It also reinforces the idea that these small acts are part of a shared experience. For any child with a nighttime hair routine, it's a validating and joyful reflection of their lives.

**I Am Every Good Thing by Derrick Barnes**

Appropriate for 3- through 8-years-old

The bold and self-assured narrator in this story dreams big and embraces every part of who he is. He is imaginative, daring, intelligent, humorous, and loyal. He stumbles at times, but when the fear creeps in, he never stops showing the world his true self. This book is powerful because it centers a confident young Black boy who celebrates his identity, dreams, and resilience. It offers a counter-narrative to stereotypes, showing Black children as joyful, brilliant, and full of promise. And the prose is beautiful, rhythmic and bold; this reads like a spoken word poem.

**Jayden's Impossible Garden by Méline Mangal**

Appropriate for 4- through 9-years-old

Jayden finds beauty and life all around him in the city, from squirrels foraging for cardinals singing and dandelions blooming. But when his mom isn't convinced that nature exists in such a busy place, Jayden is determined to change her mind. Jayden teams up with his friend Mr. Curtis to start a community garden. As the garden grows, so does a sense of connection among neighbors, and soon his mom begins to see the wonder of nature through Jayden's eyes. This book gently challenges the idea that nature only exists in rural spaces. It shows how even in a bustling city, life flourishes. It inspires young readers to notice and care for the natural world around them, wherever they live.

Emotional well-being starts early and is built on the foundations of connection, reflection and love. When we read stories that affirm who children are, we teach them pride, compassion and belonging. These books aren't just stories; they're tools for building identity and healing. Some of my most powerful experiences working with young children have been reading to children who see themselves in a book for the first time, smiling as someone whispers, “That looks like me.”



### NCDOT TO HOLD VIRTUAL PUBLIC MEETINGS FOR MULTIMODAL CONNECTED VEHICLE PILOT PROJECT IN WAKE COUNTY

#### STIP PROJECT NO. HO-0001AA



**RALEIGH** - The public is invited to a meeting with the N.C. Department of Transportation this month to discuss the pilot project that is exploring the safety benefits of multimodal connected vehicle technology near N.C. State University.

For the project, crews updated road infrastructure, introduced a new mobile app for cyclists, pedestrians and drivers, and used smart transportation systems to evaluate these technologies. The pilot aims to improve safety, mobility and environmental sustainability by boosting bus use and cutting down on car idling with better traffic light timing.

A virtual meeting will be held **6 -7:30 p.m. on Monday, Nov. 17, 2025**. Interested residents can attend the meeting online or by phone to learn more about the pilot, ask questions and talk with NCDOT representatives. There will be a formal presentation beginning promptly at **6 p.m.**

Meeting registration and project details, including a map of the pilot area, can be found on the NCDOT project webpage at <https://publicinput.com/mmcvp-raleigh>.

People may also submit comments by phone, email or mail by **Dec. 12, 2025** by contacting **NCDOT State Signal Equipment Engineer Keith Mims, PE at 919-814-4931; [kmmims@ncdot.gov](mailto:kmmims@ncdot.gov); or 1561 Mail Service Center in Raleigh.**

NCDOT will provide auxiliary aids and services under the Americans with Disabilities Act for disabled people who wish to participate in the virtual meeting. Anyone requiring special services should contact **Jamille Robbins, Environmental Analysis Unit, at 1598 Mail Service Center in Raleigh; 919-707-6085; or [jarobbins@ncdot.gov](mailto:jarobbins@ncdot.gov) as early as possible so arrangements can be made.**

Persons who do not speak English, or have a limited ability to read, speak or understand English, may receive interpretive services upon request prior to the meeting by calling 1-800-481-6494.

Aquellas personas que no hablan inglés, o tienen limitaciones para leer, hablar o entender inglés, podrían recibir servicios de interpretación si los solicitan antes de la reunión llamando al 1-800-481-6494.

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# The Key To A Winning With A 401(k)

AP NEWS – Retirement saving requires key decisions: when to start, how much to save, and where to invest. The investing decision has drawn more attention as government regulators work to open 401(k) plans to alternative assets such as private market investments.

Below, we compare the paths of two hypothetical retirement savers and their outcomes.

A Tale of Two Retirement Savers  
Laura and JR are two 25-year-olds newly employed at the same company, in the same role.

Step 1: Deciding to Save

On her first day at work, Laura committed 10% of her \$75,000 salary to her 401(k). That earned her company's 3% annual match (it matches 50% up to 6%), and 13% in total savings. She still had room in her budget for weekends filled with activities.

JR was more worried about now. Rather than putting money into a 401(k) he wouldn't touch for decades, he enjoyed his \$75,000 salary. Five years later, JR began to build his nest egg. He opted for the minimum contribution rate to qualify for the company match, contributing 6% with a 3% match.

## J.W. LIGON

Continued from page 4

of the property, with the structure possibly facing Martin Luther King Boulevard.

Mr. Bethea expressed concerns about that, since in his opinion, that ignored the science of having the building located on the highest point of the property. He further emphasized that it was for "good reason" that building was built on the upper portion of the property, and not in what he considered the valley of the property.

Daniel Coleman, local contractor and former president of the Raleigh-Wake Citizens Association, issued the following statement regarding the Ligon Building: "J.W. Ligon High School (Middle) is a part of East Raleigh, that has been historically defined as North, South and Central Planning District, and the South East Planning District. Those that purport to represent all of these historical boundaries are being asked to focus primarily on the areas south of the inner beltline, Southeast Raleigh, which promises a plenty if we forfeit our historical influence in the North, South and Central Planning Districts."

Mr. Coleman's statement went on to say, "In Latin, that is Quid Quo Pro. Therein taking J.W. Ligon from the prominent place, it currently occupies on top of the hill and lowering it to the area that is sometimes referred to as the Walnut Creek wetlands, is to emphasize that point. Much akin to what is left of the birthplace of The Carolinian, on the 500 Black of East Martin St, where only a simple marker about 18" square remains, not to mention, no mention of WLLE Radio Station."

He concluded, "I think those that really care, that call the shots, in Raleigh and Wake County, the message is clear, if J.W. Ligon is moved to the bottom of the hill then it is just another fatal blow being dealt to "Raleigh's Historic Past of collaboration between all the people, for the people and by the people."

Coleman had already called on the School Board to "Help guide a thoughtful vision for Ligon's future, one that honors the community's sacrifice in the 1970s and the school's symbolic role as a "Beacon on the Hill." Let us keep Ligon standing tall, a visible reminder of faith, hope, and love for generations to come, not a source of division."



### Step 2: How to Invest

Laura and JR's employer offered many investment vehicles, including target-date funds. One invested only in public stocks and bonds; the other kept a 15% allocation to private equity and private credit across the glide path.

Laura preferred the public-only target-date fund for its simplicity and transparency. JR was also drawn to the target-date options and their

ease of use. However, he went with the private market option since it promised higher returns, and to make up for his late start. He figured he could quickly recover five years of missed contributions, given that he had 35 years until retirement.

From Earnings Years to Retirement

Laura and JR both rose steadily to senior management positions. Their career progression, and their salaries, stayed in tandem. By the time they were turning 65 and approaching retirement, each was earning \$178,620 a year. There had been no changes to their 401(k) contribution rates or their company's matching formula. As Laura and JR prepared to retire, they reviewed their 401(k)s.

For JR, the target-date fund with private markets had paid off. Over 35 years of investing, the fund delivered an annualized return of 8.9%, compared with 8.4% for the public-only option. This left him with a balance of about \$2 million. Combined with Social Security, JR felt that he could enjoy retirement without the risk of outliving his savings.

The public-only TDF underperformed compared with the private

markets TDF, but Laura didn't mind. Over 40 years of investing, her 401(k) account balance grew to more than \$3 million. By starting earlier and contributing more she harnessed the power of compounding returns to a much greater extent than JR had.

JR's private markets sleeve gave him a small edge, but Laura's decision to start saving earlier and save more made the real difference. Compounding did the rest, turning her steady contributions into a balance far larger than JR's.

The bottom line: It is far better to focus on how much to save and when to start saving, instead of the whims of the public and private markets.

Behind the Curtain

In illustrating the importance of saving early and saving more, we had to make several assumptions. We assumed that Laura and JR earn the same salary and stay at the same employer for their entire careers, with no breaks in employment. We assumed stocks, bonds, and private markets all delivered the long-term return expectations set by Morningstar Investment Management. It's not a given that a target-date fund with a 15% allocation to private markets would outperform a similar strategy focused solely on public stocks and bonds, especially after fees.

There is debate about whether private equity funds outperform their public counterparts. A Morningstar analysis concluded that private equity funds are best thought of as another form of active management, where a handful of funds may significantly outperform their peers, but median returns are similar (or worse) to public market funds.

Moreover, private markets present additional challenges for forecasting due to the heterogeneity in the underlying investments. The results should be viewed as more of a best-case scenario for target-date funds with private market exposure.



## THE GOLDEN YEARS

By Judykay Jefferson

### "CAT-SKINNING"

The American Dream is complicated; always has been. It is impossible as African Americans to consider the American Dream without factoring in Dr. King's dream of a day "when all of God's children will be able to sing with new meaning, 'My country, 'tis of thee, sweet land of liberty, of thee I sing. Land where my fathers died, land of the pilgrim's pride, from every mountain side, let freedom ring.'" There's no denying, it's still an unfulfilled dream.

These days, you don't hear a lot about freedom. We are inundated with political rhetoric based in blame hyperbole. We watch as individuals and institutions thought to be above political pressure wave the white flag of surrender when funding and leadership are threatened. Once taken for granted as a non-negotiable guarantee, a 2025 Pew report revealed that many Americans feel their country no longer guarantees press, speech, and internet freedoms as it once did. Not surprising, the split happens along partisan and generational lines. Conservatives have become more optimistic about free speech following the Presidential election in 2024 while Liberals and younger Americans are more concerned about misinformation, hate speech, and the emotional impact of unregulated expression. There is a significant decline among 18-34-year-olds supporting offensive or controversial speech. However, 89% of American still say people should be allowed to criticize government policy in broad support for core First Amendment rights. Fewer than half of Americans agree that the First Amendment is too broad.

In the last decade, we have seen the general perception of what it means to be conservative and liberal change. These definitions can differ broadly depending upon who you ask. Using AI, I asked for a definition of conservatism and got this: Political conservatism is a philosophy that emphasizes preserving traditional institutions, values, and social structures, often favoring gradual change over radical reform.

At face value, there's nothing too scary about that. How it plays out in today's political reality is another thing entirely. What I find most frightening is which "traditional institutions, values, and social structures," are preserved. Where is the needle dropped in the historic continuum to be defined as worthy of preservation. Is it the last 50 years? The last 100 years? The last 500 years? This is troubling because it obviously determines how "real Americans" are identified. I read last week that to be a real American, your ancestors had to have been a part of the American pilgrimage. My ancestors came over on a boat, but it wasn't the Nina, the Pinta, or the Santa Maria, and neither did the majority of those of us here now. This take on conservatism is like wanting us to "go back to Pre-Covid normal." Spoiler alert: Nothing in nature goes back. We adapt, evolve, or become extinct. Fact.

On the surface, Conservatives value long-standing institutions like the family, religion, and the rule of law, believing they provide social cohesion and continuity. Many conservatives advocate for small government, individual liberty, and fiscal responsibility, emphasizing personal accountability and free-market economics. Conservatism often resists sweeping reforms, preferring incremental adjustments that preserve societal order. There's often a respect for established hierarchies and leadership structures, including national sovereignty and law enforcement. (It seems to be human nature to yearn for a time when you and those like you were on top.) Traditionalism extends this into cultural and moral realms, viewing long-standing practices as essential to societal cohesion. It often resists modernity, favoring inherited wisdom and time-honored norms. These ideologies often stress: the sanctity of family, religion, and national identity, limited government intervention and respect for authority and historical precedent.

Political empathy refers to the capacity of leaders and institutions to understand and respond to the emotional and material needs of constituents. It involves compassionate governance, inclusive policy-making, and emotional intelligence. Empathetic governance may prioritize social welfare and equity, listening to marginalized voices and policies that reflect lived experiences and emotional realities.

Conservatism seems to view empathy as a threat to order, fearing that emotional appeals could undermine rational governance or traditional values. This tension plays out in debates over immigration and national identity, welfare and economic justice. And while those who can afford to hypothesize and theorize indefinitely or at least until the next election cycle do so, real people are living with fear and trepidation, with an exaggerated, politically stoked sense of survival panic. It does not make us better people or a better nation. Or does it? Is this exactly what we needed to move the masses from complacency to action? Only time will tell.

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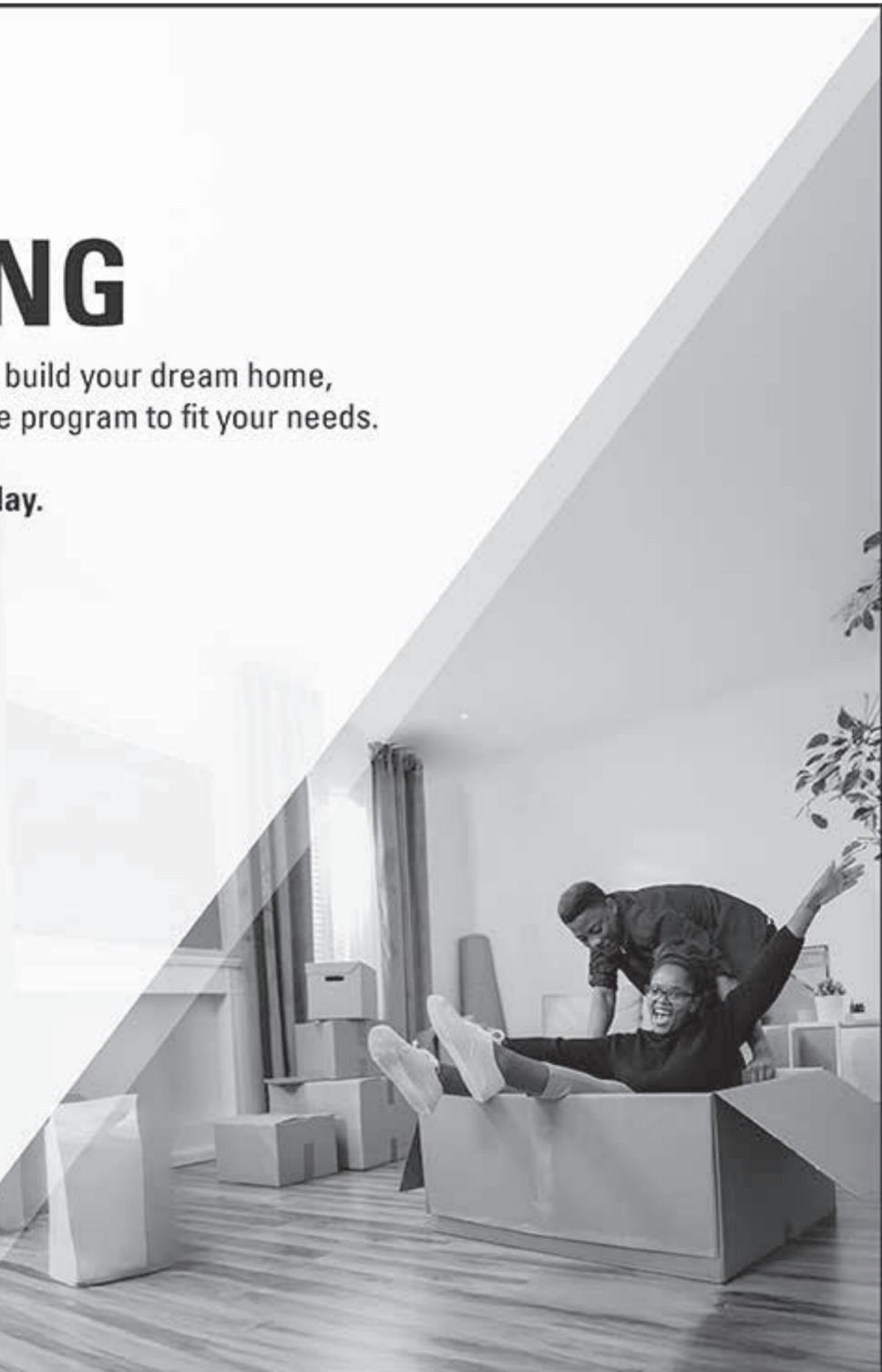
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# Meredith College Students Are Protesting Deteriorating Campus Conditions And Have Student Health Concerns

By Jheri Hardaway

Staff Writer

Raleigh, NC - Students at Meredith College in Raleigh, North Carolina have walked out of classes and solidarity with staff. After a major layoff, there's been a consolidation and students feel staff are overworked. There are also issues with sanitary living conditions in the dorms. One sign painted by a protester read "maintenance is not optional."

The Instagram page "Justice for Meredith" has brought to light alarming conditions on campus, sharing images of rotten food in the dining hall and evidence of poor maintenance across the university. Junior graphic design student Lily

Zimiles, noted a noticeable decline in campus conditions following a change in the presidency during her freshmen year. This decline has impacted both the dining hall and living situations. Students have reported issues with mold, pests, mice, and fleas. Several students have allegedly been hospitalized, and one student was reportedly informed that the school would not cover their medical bills.

Further complicating the issue, toilet water has been reported to be leaking onto bottom floors, leading to foul odors and the proliferation of mold. Witness report students have also fallen ill due to the quality of dining hall food; the rice, for instance, has been likened to "aquarium gravel." Multiple students have

suffered from food poisoning.

The deterioration of campus services comes amid administrative changes, including the elimination of multiple dean positions, such as the Dean of Students.

Upon reaching out to school leadership, we were told, "Meredith College takes student input about their experience seriously. Any time our Facilities department or Campus Dining receives requests from students, those take a high priority. All of the issues reported by students have been addressed as quickly as possible. In particular, air quality is regularly tested in our residence halls. The results of this testing have shown no safety concerns. Our Director of Dining Services always encourages feedback about Meredith's

dining hall, which received extensive renovations over the summer. The renovations included state-of-the-art kitchen equipment, which mean an increase in the quality and freshness of the food served. Our president and vice presidents are also regular customers of the dining hall, which helps ensure awareness of the food quality. Meredith also recently welcomed a new director of facilities who is very responsive to student feedback. The College's SGA regularly holds campus life forums, during which students can share their feedback. The President's Office also sponsored two additional forums this fall, focused on facilities and academics."

We will continue to follow up on the story.



# Martin County Brothers Seek Justice In Timber Fraud Case

By Jordan Meadows

Staff Writer

More than a decade after filing a civil lawsuit over an alleged timber fraud, a group of brothers from Martin County, North Carolina, say they are still struggling to access basic court documents and have faced repeated procedural and financial setbacks they believe reflect deeper inequities in the state's civil justice system.

The case, first filed in 2009 in Martin County Superior Court, centers on a contract between the Black Brothers and a local timber cutter. The brothers allege that he harvested and sold timber from their family land but failed to pay them more than \$300,000 in proceeds.

The written contract included a clause stating that "sealed receipts and records of Buyer shall be binding upon all parties," a provision that later made it difficult for the Black Brothers to challenge the cutter's accounting of the timber or payments. Such clauses can complicate fraud or misrepresentation claims unless the agreement specifically allows independent audits or inspections.

Court records show that the brothers filed their complaint in 2009. According to later filings, issues with service by law enforcement may have affected the case's progress. The defense moved to dismiss in 2010, and the court ultimately entered an order

of dismissal in 2014.

The plaintiffs say they were unaware that the case had been dismissed. According to correspondence reviewed by community advocate Rev. Isaiah Green, the brothers' attorneys allegedly allowed the dismissal to proceed without consulting or notifying their clients. When Green contacted court officials within a year to request reinstatement, he was told the case had already expired under the statute of limitations.

Green later filed communications with the Clerk of Superior Court and attempted to reopen the matter, citing "new information discovered." He also wrote to then-U.S. Attorney General Eric Holder seeking assistance, but said he received no response. The matter was not reinstated, and the case remains closed.

The brothers report that they have retained multiple attorneys since 2009, several of whom either withdrew, stopped responding, or accepted fees without completing work. In one instance, correspondence between two lawyers from Raleigh shows them asking for a \$250 "consulting fee" to "help get the case reinstated." They never returned any correspondence after payment.

In July 2025, the brothers submitted their first formal request in years for a written transcript of the proceedings. They say that the process has proven difficult, with confusion over which agency holds the record



and what fees apply. Although the Freedom of Information Act (FOIA) governs access to federal executive agency documents, it does not extend to state courts. That distinction has left the plaintiffs with few options to obtain transcripts or records from the Martin County Superior Court.

It's possible there was an improper service of process —when legal notice is not correctly delivered—which can lead to dismissal or delay. Courts generally require proper service before a case can move forward. However, if plaintiffs can demonstrate that they made reasonable efforts to comply and that an officer or agency erred, judges may grant additional time or alternative service options.

When law enforcement officers fail to serve documents correctly, plaintiffs may file an affidavit of non-service or seek permission for a special process server. In rare cases where misconduct or negligence is suspected, plaintiffs can pursue a civil rights complaint under 42 U.S.C. §1983 for deprivation of due process.

Advocates like Rev. Green say the Martin County case reflects broader challenges faced by Black residents navigating North Carolina's civil courts. While most public attention focuses on criminal justice, civil matters—including property disputes, contract claims, and inheritance cases—have also shown patterns of disadvantage.

In *Griggs v. Duke Power Co.*

(1971), Black employees successfully argued that Duke Power's education and testing requirements unfairly limited their advancement. In *Simkins v. Moses H. Cone Memorial Hospital* (1963), Black physicians and patients sued over segregated healthcare facilities funded by federal money.

More recently, in 2022, the North Carolina Supreme Court struck down a conviction after finding a Black juror was excluded on the basis of race—a first in state history. In May 2024, Black residents in Tyrrell County filed a federal lawsuit against county commissioners for maintaining a courthouse monument inscribed "In Appreciation of Our Faithful Slaves." The plaintiffs alleged that the monument represented unlawful, racially discriminatory government speech.

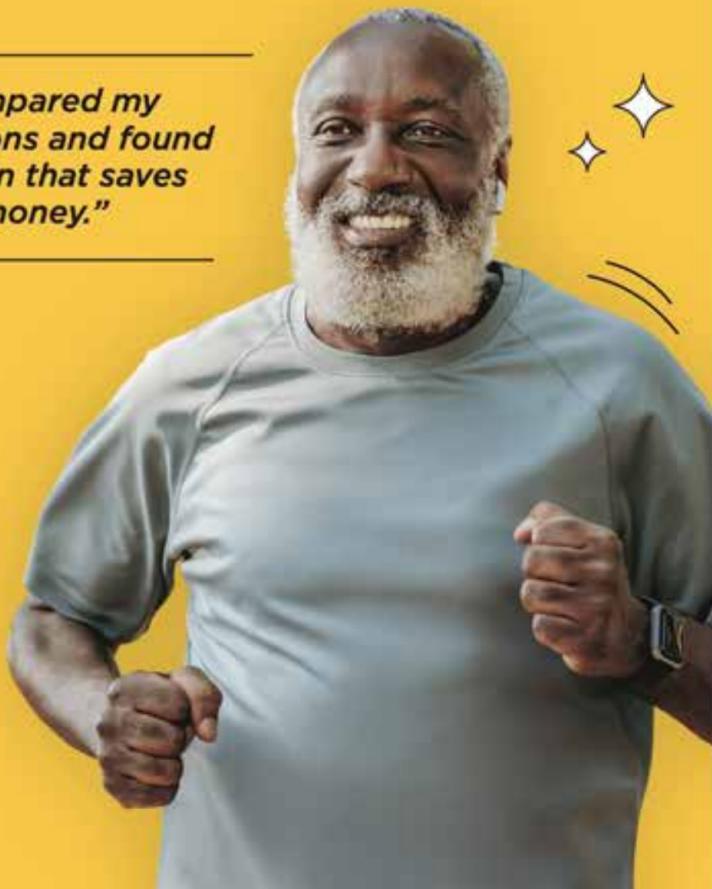
As of September 2025, the Martin County plaintiffs continue to seek access to their original case transcript and to explore legal options for reinstatement. Rev. Green says he has spoken with the Clerk of Court and other officials about whether new evidence or procedural errors could allow the case to be reopened, though that remains uncertain.

The brothers say they hope to have the matter reviewed again, but after more than 15 years of filings, dismissals, and unanswered correspondence, their path forward remains unclear.

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# 50-Year Mortgage Proposal Has Only One Notable Benefit

NEW YORK (AP) — The White House says it is considering backing a 50-year mortgage to help alleviate the home affordability crisis in the country. But the announcement drew immediate criticism from policymakers, social media and economists, who said a 50-year mortgage would do little to resolve other core problems in the housing market, such as a lack of supply and high interest rates.

Bill Pulte, director of the Federal Housing Finance Agency, said on X over the weekend that a 50-year mortgage would be "a complete game changer" for homebuyers. FHFA is the part of the federal government that oversees Fannie Mae and Freddie Mac, which buy and insure the vast majority of mortgages in the country.

The 30-year mortgage is a uniquely American financial product and the default way to buy a home since the New Deal. Politicians and policymakers at the time wanted to create a standardized mortgage that borrowers could afford and pay off during their working years, when the average lifespan

for an American was 66 years old.

Lower payment  
Extending the life of a mortgage to 50 years does decrease a borrower's monthly payment.

The average selling price of a home in the U.S. was \$415,200 in September, according to National Association of Realtors. Assuming a standard 10% down payment and an average interest rate of 6.17%, the monthly payment on a 30-year mortgage would be \$2,288 while the payment on a 50-year mortgage would be \$2,022. That's presuming a bank would not require a higher interest rate on a 50-year mortgage, due to the longer duration of the loan.

But significantly higher interest. Because even more of the monthly payment on a 50-year mortgage would go toward interest on the loan, it would take 30 years before a borrower would accumulate \$100,000 in equity, not including home price appreciation and the down payment. That's compared to 12-13 years to accumulate \$100,000 in equity when paying off a 30-year mortgage, excluding the down pay-

ment.

A borrower would pay, roughly, an additional \$389,000 in interest over the life of a 50-year mortgage compared to a 30-year mortgage, according to an AP analysis.

"Extending a mortgage from 30 years to 50 years could double the (dollar) amount of interest paid by the homebuyer on a median priced home over the life of the loan and significantly slow equity accumulation," wrote John Lovullo with UBS Securities.

Broader housing issues  
A 50-year mortgage does nothing

to solve one critical issue when it comes to housing affordability — the lack of supply of homes. States like California and cities like New York have recently passed legislation or made regulatory changes to allow builders to build homes faster with less regulatory red tape.

There's also the raw cost of homebuilding in the country. Products such as steel, lumber, concrete, copper and plastics that go into home construction are now subject to tariffs under President Trump. Further, many construction jobs were being done by undocumented work-

ers, particularly in the Southwest, where deportations are impacting the ability for homebuilders to find enough labor to build homes.

"Many of the big things that would address supply right now are going in the wrong direction," said Mike Konczal, senior director of policy and research at the Economic Security Project.

Pulte said on X that the introduction of a 50-year mortgage was just a "potential weapon," among other solutions the White House has considered to combat high housing prices.

Americans don't live long enough

The average age of a first-time homebuyer has been creeping up for years and is now roughly 40 years of age. A 50-year mortgage would be difficult to underwrite for a bank for a 40-year-old first-time homebuyer, who would be 90 years old by the time that home is paid off. The average life expectancy of an American is now roughly 79 years, meaning there's 11 years of life expectancy not covered in a 50-year loan.

"It's typically not a goal of policymakers to pass on mortgage debt to a borrowers' children," Konczal said.

## Money Is Not A Problem—CONTINUED FROM PAGE 1

debt with a lower-interest personal loan isn't always a bad idea, be careful with consolidation loans. Borrowers get into trouble when they acquire new debt on the now-paid-off credit cards — often marketed as affordable due to low minimum payments — and again, the cycle perpetuates.

Avoiding a Debt Trap  
One way to avoid a debt trap is by

building your savings. Though easier said than done, with greater savings you'll be prepared to handle any potential "trap makers" that pop up.

A good rule of thumb is to have three to six months of expenses saved up. Though the intention of this advice is sound — for instance, if a household member loses their job, having three to six months of income saved up can ease employment

gaps — that amount of money can be intimidating if you're just beginning to build your savings. Instead, start smaller with your goals and aim for a \$1,000 emergency fund.

Getting Out of a Debt Trap

If you're already caught in a cycle of consumer debt, don't worry. Using SMART — specific, measurable, attainable, relevant and time-based

goals, it can be broken. First, determine a set amount to pay toward your debt each month on top of your monthly payments. Then determine your plan of attack. Here are two approaches to consider:

Option 1: Target the account with the highest interest rate first.  
Option 2: Pay down the account with the smallest balance first.



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# Church

## Raleigh Chapter of Top Teens of America Welcomes 21



The Raleigh Chapter of Top Teens of America (TTA) celebrated a milestone event with the induction of 21 exceptional new members in a heartfelt ceremony held at St. Matthew AME Church on Saturday, November 1st, 2025. The event marked a significant moment in the chapter's history, reflecting its ongoing commitment to nurturing leadership, service, and unity among young people. The induction ceremony, orchestrated by the current members of Top

Teens, showcased the core values of the organization. Each segment of the program was thoughtfully presented by the teens, demonstrating their ability to work together as a cohesive team. The event was a memorable experience for the inductees, their families, and the guests in attendance. The Raleigh Chapter has been experiencing remarkable growth, and this year's induction ceremony was a proud testament to that expansion. The event was attended by chapter

members, advisors, and several distinguished national leaders, including the National President of Top Teens of America, the National First Vice President, and the Area IV First Vice President, who is also a dedicated member of the Raleigh Chapter. As the chapter continues to grow, events like this induction ceremony reaffirm its commitment to fostering a new generation of leaders dedicated to making a positive impact in their communities and beyond.

## Practical Biblical Principles

### PRAYING IS SPIRITUAL FERTILIZER

Read: Psalm 121:1-8

By John L. Caldwell, Pastor  
New Jerusalem Baptist Cathedral

The major ingredient in spiritual growth is praying. One must learn how to pray if one expects to grow up spiritually. It is the practice and habit of praying which bring us faith and discernment, which we are to use as spiritual tools to navigate this life. What is meant by navigating life is rising above the negative issues of life when life tumbles in on us. And life will fall in on us from time to time. Our falls in life is when the enemy seeks to take us down and destroy us while at the same time our Lord seeks to protect us (John 10:10).

We long to know what to do in our hour of trial, when dreams have faded and hope is limp. What then? When our health is leaving us, taking with it the joy of living when our children have disappointed us. At such times what are we to do? We either can do nothing, cry and feel sorry for yourself, play helpless, complain, lie down, and become a victim of the devil's destruction game?

A study of trees at higher elevation as opposed to the trees down at the bottom of the hill or mountain shows that the trees at the top of the mountain are stronger and larger in their growth. The reason being is that at higher elevations the wind blows harder against the trees as they rock back and forth and as a result the roots of the trees grow deeper in the soil staying firm and in place. This is also true of Christians who go through rough times in life. This, of course, is true only if the child of God buckles down and stay in prayer as the winds of trials blow upon them.

Only the fervent prayers of God's children are heard. Prayers that are prayed amiss are not heard. Amiss

prayers are defined as "being out of order;" wrong; improper and praying without having faith in Jesus Christ (James 4:3). Fervent prayer is defined as "showing great emotional warmth, devotion and feeling connected to God.

In a comparative sense, praying to God in time of crisis is likened unto a hungry baby crying out for its bottle. The baby cries and cries and doesn't stop crying until his bottles come. Like the ole black spiritual often sung in our home church, "I cried and I cried, I prayed, and I prayed until I found the Lord. My soul just couldn't rest contented until I found the Lord." The Child of God should not become crybabies simply, because we have help in time of troubles.

Jesus heard the cry of His disciples as they toiled in their boat being battered by strong winds and heavy seas. He came to their rescue and brought them safely to shore. Jesus will do the very same thing for each of us when we are in trouble and in fear of losing it, so to speak.

Often times we stop praying too soon simply because we haven't received the results of our prayer request. It is normal to want quick results with our prayers. However, God is not on our time schedule. "You can't hurry God you just have to wait. You must trust Him and give Him time no matter how long it takes. He's a God you can't hurry He'll be there don't worry. He may not come when you want Him, but he will be there right on time."

What is often overlooked and not understood about God in times like these, is the fact that what appears to be slow timing on God's part is simply God is participating in our crisis, working out our issue and putting certain things in place so that when the crisis is over, we will come out with the victory and our faith will be stronger. This is one of the major processes in how we grow spiritually

(Psalms 23:3-4).

No matter how ugly the circumstances of life may bring to us, we must maintain the prayer power knowing that God hears our calls of distress, sorrow, and pain. Like the hungry baby out for its bottle, don't stop praying until the milk bottle comes.

A major element in fervent prayer is "patience." Patience is one of the most important elements in prayer fertilizer. Patience is like the lime powder the farmer throws out on his field of sandy-clay type soils. This doesn't grow the crop; however, it neutralizes the acid in the soil which keeps the grass or crops from growing. Patience in prayer helps neutralize the doubt which comes with our prayers. Thus, making our prayers authentic and not fall in the category of being an "a missed" prayer. In a sense, patience is simply faith knowing that on tomorrow morning that "foot that is on my neck" will be removed for good. Just like the waves rolling upon the shore has its limits and can't go any further, trouble has its limits too. Darkness can't hang around too long for reason of the sun keeps coming up.

Praying daily, constantly, and just when life caves in on us keep the child of God growing. How would Jesus have accomplished in His earthly ministry if He didn't have a prayer life? The same question is asked of ourselves.

The battle is almost won when we can say through the tears, "Bless me still, my Father." The road I must take is rocky, but Thou knowest the way that I take. Bless me in my troubles, sorrows, in my loneliness and trials. Lord we will never let go of Thine hand and will hold on to our faith, knowing You will never leave us or forsake us, Lord, we will walk in the night until the morning comes. Lead us into more faith and patience so that prayers can be fertilized." Thus, enhancing our growth in You.

## SERMON of the WEEK



**ABOUT THAT LIFE**  
By Elder Demetrius Hunter  
Scriptural Text: 1 Samuel 17:32-37, 45

"And David said to Saul, Let no man's heart fail because of him; thy servant will go and fight with this Philistine. And Saul said to David, Thou art not able to go against this Philistine to fight with him: for thou art but a youth, and he a man of war from his youth."

"And David said unto Saul, Thy servant kept his father's sheep, and there came a lion, and a bear, and took a lamb out of the flock: And I went out after him, and smote him, and delivered it out of his mouth: and when he arose against me, I caught him by his beard, and smote him, and slew him."

"Thy servant slew both the lion and the bear: and this uncircumcised Philistine shall be as one of them, seeing he hath defied the armies of the living God. David said moreover, The Lord that delivered me out of the paw of the lion, and out of the paw of the bear, he will deliver me out of the hand of this Philistine. And Saul said unto David, Go, and the Lord be with thee."

"Then said David to the Philistine, Thou comest to me with a sword, and with a spear, and with a shield: but I come to thee in the name of the Lord of hosts, the God of the armies of Israel, whom thou hast defied."

I remember playing different games when I was young. As a young boy, I would play things like cops

and robbers. I would play war, and after a good Bruce Lee movie, you could find me trying to do the moves that I just saw.

Now, while I was young, pointing a cap gun and pulling the trigger was easy when there were no consequences. But when it comes to a real-life cop and robbers' situation, you find out what you are really made of. It is easy to say what you would do while watching someone else go through, but what happens when you are faced with the same trial? What happens when your doctor's report comes back positive?

In this story, we have an entire army of men with weapons, armor, and chariots. I imagine when they left home, some had visions of the heroics they would perform on the battlefield. But when the time came, the story said everyone shrank in fear. But the young man named David had a response to the giant that all others feared. I would like to see what we can learn from this response.

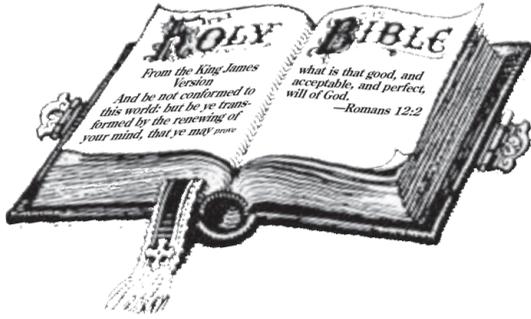
1. Don't be afraid of the enemy's rep: Saul responded to David's volunteering to fight Goliath with the details of Goliath's reputation. You see, the bully feeds off your fear of their reputation. Most of the time, the bully is not as tough as the rep says they are. Many times, it is like that spiritually. We often talk about how busy the devil is. But Allen Iverson said, "Remember that he is a loser." He is destined to be a loser. Sometimes you have to look past the

size of the issue. Understand one thing: the devil is powerful, but God is all-powerful.

2. Don't forget your testimony: David responded to Saul by giving his testimony. The Bible says in Psalms that we should not put our confidence in man, but all our trust in the Lord. David gave his testimony to let Saul know he was not new to this. David was confident in what God could do because he never forgot what God had done for him before. His testimony did not increase his confidence in himself, but it increased his confidence in God. Your testimony is the evidence of things not seen. Because if he did it before, he could do it again.

3. Be about that life: See, David did not only talk that talk with Saul, but when he saw Goliath, he stood tall. His response to Goliath was consistent with his bravado. It is time out for Christians to shrink back. In times like these, when people are losing their government jobs, others are losing their EBT benefits. When people are under attack, who is about that life? When the world comes to lead your children astray, who is about that life? For I am not coming as a Democrat or a Republican. I am not coming in my name. But I am coming in the Name of the LORD!

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## Obituaries

### GRADY DEMUS DAVIS, JR.

Grady Demus Davis, Jr., son of the late Rev. Dr. Grady D. Davis, Sr. and Dorothy Hicks Davis, was born on April 8, 1954, in Raleigh, NC. He graduated from Reid Ross High School in Fayetteville, NC, in 1972. He was a member of the debate and tennis teams and played the French horn in the marching band. He attended Western Carolina University and later graduated from the Raleigh School of Data Processing. Grady earned his Bachelor of Science in Applied Science and Technology from Trinity College in Hartford, CT and served in the US Army.

During Grady's professional career, he founded Carolina management Services, Level 9 Systems Development and Training Consultant firm (certified NC Minority-Owned business); and Grant Serve, Inc. His career included roles such as Director of Information Management at the AMW Foundation, Manager of System release & Change and Blue Cross Blue Shield/Board Member, Project Manager at Election Technology Co. and facilitator of Joint Development sessions at SAS Institute.

One of Grady's most distinguished roles was serving as Di-

rector of Hospital Information Systems for four Armed Forces hospitals under the Saudi Arabian government. Among these was the Tabuk King Abdul-Aziz Military Cantonment Hospital, where he managed a 300-bed facility and 21-bed outpatient clinic, earning high praise for his exceptional leadership and impact.

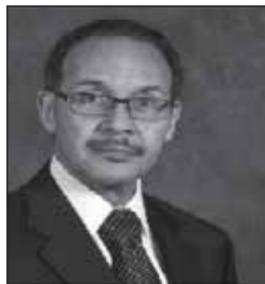
While working in Jeddah, Saudi Arabia, Grady met Velma Samuels who was working as a Licensed Practical Nurse in the hospital. They married in Dec. 1982 in her hometown of Kingston, Jamaica. They had two children, Andrew Ross and Brittany Chanelle, who he loved dearly and was extremely proud of their accomplishments.

When Grady was not working, he was known for "dad jokes", and his favorite lines; "You're my favorite, I've got my eye on you," followed by a playful wink. He loved music, especially Third World, Barb Marley, Earth Wind & Fire and Parliament Funkadelic. He traveled extensively, exploring the Egyptian pyramids, the Acropolis in Greece, Island of Cyprus and saw the Pope from the Vatican balcony to name a few. In Aug. 2025, Grady attended his family reunion in Jamaica, a joyful celebration of memories.

Grady cherished his grandchildren deeply and spoke lovingly of them in his final hours. Grady is now safe in the arms of his Creator.

Grady leaves his wife of 42 years, Velma Samuels Davis; son Andrew Ross Davis (Tiffany) of Middleton, DE; daughter Brittany Davis Wilson (Marc) of Brooklyn, NY; four adored grandchildren Hendrix Davis, Hudson Davis, Ella Wilson, and Ivy Wilson, who will forever cherish their "Pops"; one brother Mahatma G. Davis of Milwaukee, WI; three sisters Dr.; Deryl Davis Fulmer (Jerry) of Durham, NC, Psyche D. Davis of Smyrna, TN, Crystal Davis Carroll (Eric Sr.) of Raleigh, NC; aunt Evelyn Hicks (Herbert-deceased); first cousins, Jean Green, Maritza Hicks, Radjuel Geiger (Earline), Lonnette Hicks (Larry), Martina Hicks; nieces DeRonnie Terrell (Demitras), Emily Harrison; nephews Clifton Harrison, Dr. Wesley Peace, Eric Carroll, Jr., Ellis Carroll (Shahrazad), Christopher Carroll.

Grady will be dearly missed by his brothers and sisters-in-law from Jamaica, Canada, Virginia, a host of cousins, family, great/step nieces, great/step nephews and friends.



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## DURHAM COUNTY

STATE OF NORTH CAROLINA  
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**NOTICE TO CREDITORS**  
In the General Court of Justice,  
Superior Court Division  
Before the Clerk

File Number 25E001390-310

THE UNDERSIGNED, having qualified on the 31st day of October 2025, as EXECUTOR of the Estate of DEBORAH RUTH CLARK, Deceased, of Durham County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 13th day of February, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 13th day of November 2025.

Merle Bruce Clark, Executor  
7040 Windover Drive  
Durham, NC 27712  
11/13, 11/20, 11/27, and 12/4/2025  
STATE OF NORTH CAROLINA  
DURHAM COUNTY

**NOTICE TO CREDITORS**

File Number 25E001214-310

THE UNDERSIGNED, having qualified on the 28th day of October 2025, as Executor of the ESTATE OF RICHARD A. BIGELOW, Deceased, of Durham County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 16th day of February, 2026, or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 13th day of November, 2025.

Stephen Charles Bigelow, Executor  
ESTATE OF RICHARD A. BIGELOW  
c/o Jennifer Dalman, Attorney  
Walker Lambe, PLLC  
Post Office Box 51549  
Durham, North Carolina 27717

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**NOTICE TO CREDITORS**  
In the General Court of Justice,  
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File Number 25E000727-310

THE UNDERSIGNED, having qualified on the 31st day of October 2025, as ADMINISTRATOR of the Estate of WALTER GREGORY MCINTYRE, SR., Deceased, of Durham County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 13th day of February, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

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Cordie Suitt McIntyre, Administrator  
312 North St.  
Durham, NC 27701

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**NOTICE TO CREDITORS**  
In the General Court of Justice,  
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File Number 25E001364-310

THE UNDERSIGNED, having qualified on the 27th day of October 2025, as CO-EXECUTORS of the Estate of JO ANNE M. MOONEY, Deceased, of Durham County, North Carolina, do hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 13th day of February, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 13th day of November 2025.

Jane Mooney, Co-Executor  
50 Pine St. Apt 5S  
New York, NY 10005  
Richard Mooney, Co-Executor  
1604 Woodburn Rd.  
Durham, NC 27705

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**NOTICE TO CREDITORS**  
In the General Court of Justice,  
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File Number 25E001418-310

THE UNDERSIGNED, having qualified on the 13th day of June 2025, as CO-EXECUTORS of the

Estate of ELLYN R. EASTERLING, Deceased, of Durham County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 13th day of February, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 13th day of November 2025.

John Wyatt Easterling, Co-Executor  
108 Ephesus Church Rd., 410  
Chapel Hill, NC 27517

Jeffrey Thomas Easterling,  
Co-Executor  
609 Aberdeen Dr.  
Chapel Hill, NC 27516

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**NOTICE TO CREDITORS**

In the General Court of Justice,  
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File Number 25E001413-310

THE UNDERSIGNED, having qualified on the 5th day of November 2025, as EXECUTOR of the Estate of JACQUELINE LEVONNE JENKINS, Deceased, of Durham County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 13th day of February, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 13th day of November 2025.

Stephanie Levonne Johnson  
Executor

516 Birch Run Drive  
Durham, NC 27712

11/13, 11/20, 11/27, and 12/4/2025  
STATE OF NORTH CAROLINA  
DURHAM COUNTY

**NOTICE TO CREDITORS**

In the General Court of Justice,  
Superior Court Division  
Before the Clerk

File Number 25E001115-310

THE UNDERSIGNED, having qualified on the 13th day of June 2025, as ADMINISTRATOR of the Estate of CLIFFORD CHARLES MISSEN, Deceased, of Durham County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 13th day of February, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 13th day of November 2025.

David Geoffrey Missen, Executor  
c/o Magnolia Legal  
3001 Academy Rd, Suite 120  
Durham NC 27707

11/13, 11/20, 11/27, and 12/4/2025  
STATE OF NORTH CAROLINA  
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**NOTICE TO CREDITORS**

FILE NUMBER 25E001382-310

All persons, firms, and corporations having claims against the Estate of PATRICIA DUKE BECK, deceased, of Durham County, North Carolina, are notified to present the same to the undersigned on or before February 1, 2026, or this notice will be pleaded in bar of their recovery.

All persons indebted to the estate are requested to make immediate payment.

This the November 6, 2025.

James Monroe Beck, Jr.  
Administrator  
902 Johnston Court  
Mebane, NC 27302

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DURHAM COUNTY

**NOTICE TO CREDITORS**

In the General Court of Justice,  
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Before the Clerk

File Number 25E000484-310

THE UNDERSIGNED, having qualified on the 5th day of May 2025, as CO-ADMINISTRATORS of the Estate of TRAVIS S. BARBER, Deceased, of Durham County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 6th day of February, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 6th day of November 2025.

Danielle L. H. Barber & Scott W. Barber, Co-Administrators  
3317 Rt. 98  
Varysburg, NY 14167

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STATE OF NORTH CAROLINA  
DURHAM COUNTY

**NOTICE TO CREDITORS**

In the General Court of Justice,  
Superior Court Division  
Before the Clerk

File Number 25E001370-310

THE UNDERSIGNED, having qualified on the 29th day of October 2025, as EXECUTOR of the Estate of SUSHILA KHARE JAIN, Deceased, of Durham County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 6th day of February, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 6th day of November 2025.

Dinesh Jain, Executor  
c/o Monroe, Wallace, Morden & Sherrill, P.A.

3225 Blue Ridge Road, Suite 117  
Raleigh, NC 27612

11/6, 11/13, 11/20, and 11/27/2025  
STATE OF NORTH CAROLINA  
DURHAM COUNTY

**NOTICE TO CREDITORS**

THE UNDERSIGNED, having qualified on the 30th day of October, 2025, as Executor of the ESTATE OF NANCY D. MEYER, also known as NANCY DAVIS MEYER, Deceased, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before February 9, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 6th day of November, 2025.

Jennifer Dalman, Executor  
ESTATE OF NANCY D. MEYER  
AKA NANCY DAVIS MEYER

240 Leigh Farm Road, Suite 100  
Durham, North Carolina 27707

11/6, 11/13, 11/20, and 11/27/2025  
STATE OF NORTH CAROLINA  
DURHAM COUNTY

**NOTICE TO CREDITORS**

The undersigned, Pierre Osei-Owusu, having duly qualified as Administrator of the Estate of PETER OWUSU PREKO, deceased, late of Durham County, North Carolina, hereby notifies all persons, firms and corporations having claims against the Estate to present them to the undersigned in care of Ronald G. Coulter, Attorney for the Estate, 3400 Croasdaile Dr., Ste 205, Durham, NC 27705, on or before February 6, 2026 or it will be pleaded in bar of their recovery. All persons and legal entities indebted to the Estate will please make immediate payment.

This the 6th day of November, 2025.

Pierre Osei-Owusu, Administrator  
C/O Ronald G. Coulter, Attorney  
3400 Croasdaile Drive Ste 205  
Durham, NC 27705

11/6, 11/13, 11/20, and 11/27/2025  
STATE OF NORTH CAROLINA  
COUNTY OF DURHAM

**NOTICE TO CREDITORS**

THE UNDERSIGNED, having qualified on the 21st day of October, 2025, as Executor of the Estate of NELLIE CATHERINE HUNT, also known as NELLIE CATHERINE RILEY HUNT, Deceased, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before January 31st, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 30th day of October, 2025.

Andrea Gayle Hunt Tart, Executor  
ESTATE OF NELLIE CATHERINE HUNT AKA NELLIE CATHERINE RILEY HUNT

c/o Jennifer Dalman, Attorney  
Walker Lambe, PLLC  
240 Leigh Farm Road, Suite 100  
Durham, North Carolina 27707

10/30, 11/6, 11/13, and 11/20/2025  
STATE OF NORTH CAROLINA  
DURHAM COUNTY

**NOTICE TO CREDITORS**

In the General Court of Justice,  
Superior Court Division  
Before the Clerk

File Number 25E001216-310

THE UNDERSIGNED, having qualified on the 23rd day of October 2025, as ADMINISTRATOR of the Estate of LAURA FRANCES AIRHEART TERRY, Deceased, of Durham County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on

or before the 30th day of January, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 30th day of October 2025.

Frances Patricia Terry Byrd,  
Administrator, c/o Richard F. Prentis, Jr., 4 Consultant Pl.,  
Durham, NC 27707

10/30, 11/6, 11/13, and 11/20/2025  
STATE OF NORTH CAROLINA  
DURHAM COUNTY

**NOTICE TO CREDITORS**

FILE NUMBER 25E001340-310

All persons, firms, and corporations having claims against the Estate of JAMES MONROE BECK, deceased, of Durham County, North Carolina, are notified to present the same to the undersigned on or before February 1, 2026, or this notice will be pleaded in bar of their recovery.

All persons indebted to the estate are requested to make immediate payment.

This the October 27, 2025.

James Monroe Beck, Jr.  
Administrator

902 Johnston Court  
Mebane, NC 27302

10/30, 11/6, 11/13, and 11/20/2025  
STATE OF NORTH CAROLINA  
DURHAM COUNTY

**NOTICE TO CREDITORS**

In the General Court of Justice,  
Superior Court Division  
Before the Clerk

File Number 25E001145-310

THE UNDERSIGNED, having qualified on the 22nd day of October 2025, as ADMINISTRATOR CTA of the Estate of LOUIS LIVERMORE SAWYER, Deceased, of Durham County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 30th day of January, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 30th day of October 2025.

Lillian Livermore, Administrator CTA  
107 S. Edenborough Street  
Red Springs, NC 28377

10/30, 11/6, 11/13, and 11/20/2025  
STATE OF NORTH CAROLINA  
DURHAM COUNTY

**NOTICE TO CREDITORS**

Having qualified as Personal Representative of the Estate of ESTHER LOUISE MOUSSETTE (25E001101-310), late of Durham County, North Carolina, the undersigned does hereby notify all persons, firms and corporations having claims against the estate of said decedent to exhibit them to the undersigned at PO Box 40, Hampstead, NC 28443 on or before January 27, 2026 or this notice will be pleaded in bar of their recovery. All persons, firms and corporations indebted to the said estate will please make immediate payment to the undersigned.

This the 23rd day of October, 2025.

Diana Jayne Luck, Personal Representative  
c/o Shingleton Law, PLLC  
PO Box 40

Hampstead, NC 28443  
10/23, 10/30, 11/6, and 11/13/2025  
STATE OF NORTH CAROLINA  
DURHAM COUNTY

**NOTICE TO CREDITORS**

In the General Court of Justice,  
Superior Court Division  
Before the Clerk

File Number 25E000802-310

THE UNDERSIGNED, having qualified on the 16th day of June 2025, as ADMINISTRATOR of the Estate of PEARL ELOZ MCGILL, Deceased, of Durham County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 24th day of January, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 23rd day of October 2025.

Christopher Wayne McGill  
Administrator  
1110 Sweet Gale Drive  
Durham, NC 27704

10/23, 10/30, 11/6, and 11/13/2025  
STATE OF NORTH CAROLINA  
DURHAM COUNTY

**NOTICE TO CREDITORS**

In the General Court of Justice,  
Superior Court Division  
Before the Clerk

File Number 25E001284-310

THE UNDERSIGNED, having qualified on the 7th day of October 2025, as EXECUTOR of the Estate of RICHARD ALAN YENOFF, Deceased, of Durham County,

North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 24th day of January, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 23rd day of October 2025.

Elliot Irwin Klayman, Executor  
8148 Avenida Navidad, #41  
San Diego, CA 92122

10/23, 10/30, 11/6, and 11/13/2025  
STATE OF NORTH CAROLINA  
DURHAM COUNTY

**NOTICE TO CREDITORS**

The undersigned, Sharon Duncan Tilley, having duly qualified as Executrix of the Estate of DONALD EDWARD TILLEY, deceased, late of Durham County, North Carolina, hereby notifies all persons, firms and corporations having claims against the Estate to present them to the undersigned in care of Ronald G. Coulter, Attorney for the Estate, 3400 Croasdaile Dr., Ste 205, Durham, NC 27705, on or before January 15, 2026 or it will be pleaded in bar of their recovery. All persons and legal entities indebted to the Estate will please make immediate payment.

This the 16th day of October, 2025.

Sharon Duncan Tilley, Executrix  
C/O Ronald G. Coulter, Attorney  
3400 Croasdaile Drive Ste 205  
Durham, NC 27705

1-919-246-5775  
10/16, 10/23, 10/30, and 11/6/2025  
STATE OF NORTH CAROLINA  
DURHAM COUNTY

**NOTICE TO CREDITORS**

In the General Court of Justice,  
Superior Court Division  
Before the Clerk

File Number 24E002494-310

THE UNDERSIGNED, having qualified on the 20th day of November 2024, as ADMINISTRATRIX of the Estate of ROBERT LONG JR., Deceased, of Durham County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 17th day of January, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 16th day of October 2025.

Vicki Long, Administratrix  
608 Orindo Dr.  
Durham, NC 27713

10/16, 10/23, 10/30, and 11/6/2025  
STATE OF NORTH CAROLINA  
DURHAM COUNTY

**NOTICE TO CREDITORS**

THE UNDERSIGNED, having qualified on the 6th day of October, 2025, as Administrator of the Estate of DICK KENT WALT, Deceased, of Durham County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before January 17th, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 16th of October, 2025.

SARAH M. COX  
ADMINISTRATOR  
ESTATE OF DICK KENT WALT  
c/o Richard G. Long III, Attorney  
Walker Lambe, PLLC  
Post Office Box 51549

Durham, North Carolina 27717  
10/16, 10/23, 10/30, and 11/6/2025  
STATE OF NORTH CAROLINA  
DURHAM COUNTY

**NOTICE TO CREDITORS**

THE UNDERSIGNED, having qualified on the 21st day of August, 2024, as Ancillary Executor of the Estate of DUANE EDWARD PARRISH, Deceased, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 17th day of January, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 16th of October, 2025.

April P. Daley  
Ancillary Executor

ESTATE OF DUANE EDWARD PARRISH  
c/o Richard G. Long III, Attorney

Walker Lambe, PLLC  
Post Office Box 51549  
Durham, North Carolina 27717  
10/16, 10/23, 10/30, and 11/6/2025

## ORANGE COUNTY

STATE OF NORTH CAROLINA  
ORANGE COUNTY

**NOTICE TO CREDITORS**

In the General Court of Justice,  
Superior Court Division  
Before the Clerk

File Number 25E000625-670

THE UNDERSIGNED, having qualified on the 8th day of October 2025, as EXECUTOR of the Estate of ALAN LACHLAN DOW, Deceased, of Orange County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 13th day of February, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 13th day of November 2025.

Robert Elliot Dow, Executor  
105 Pine Street  
Carrboro, NC 27510

11/13, 11/20, 11/27, and 12/4/2025

## WAKE COUNTY

STATE OF NORTH CAROLINA  
WAKE COUNTY

**NOTICE TO CREDITORS**

25E004111-910

Having qualified as the Limited Personal Representative of the Estate of BARBARA MAE SIMMONS, late of Wake County, North Carolina, the undersigned does hereby notify all persons, firms and corporations having claims against the estate of said decedent to exhibit them to the undersigned in care of the attorney for the estate, Colin K. Austin, Law Office of Colin K. Austin, PLLC, 128 W. Margaret Lane, Hillsborough, NC 27278, on or before the 13th day of February, 2026, or this notice will be pleaded

**WAKE COUNTY**

to such pleading no later than December 13, 2025 said date being at least forty (30) days from the first publication of this Notice, and upon your failure to do so, the Plaintiff, JESSICA DE JESUS FERNANDEZ, will apply to the court located at 316 Fayetteville St, Raleigh NC 27601 for the relief sought.

This, the 13th day of November, 2025  
 Jessica De Jesus Fernandez  
 Plaintiff  
 3030 Spanish Court Apt. 15  
 Raleigh, NC 27607  
 11/13, 11/20, and 11/27/2025  
 STATE OF NORTH CAROLINA  
 WAKE COUNTY

**NOTICE OF SERVICE OF PROCESS BY PUBLICATION**  
 In the District Court  
 File No. 24CV02169-910

To: Sasi Sravanki Dhanekula  
 Take notice that a pleading seeking relief against you has been filed in the above-entitled action. The nature of the relief being sought is as follows: Plaintiff/Husband, Mahesh Minnakanti, is seeking an absolute divorce and equitable distribution from Defendant/Wife, Sasi Sravanki Dhanekula.

You are required to make defense to such pleading not later than December 24, 2025, which is forty (40) days from the first publication of this notice. Upon your failure to do so the party seeking service against you will apply to the court for the relief sought.

You are advised to IMMEDIATELY contact the Clerk of Court of Wake County, North Carolina at (919) 792-4000, to obtain further information about this case, including a copy of the filed pleadings and the date(s) and time(s) of scheduled hearings.

Kisha Patel, Attorney for Plaintiff, Mahesh Minnakanti  
 174 S. South Street, Suite 301,  
 Gastonia, NC 28052  
 11/13, 11/20, and 11/27/2025  
 STATE OF NORTH CAROLINA  
 WAKE COUNTY

**NOTICE OF SERVICE OF PROCESS BY PUBLICATION**  
 In the General Court of Justice,  
 District Court Division  
 File No. 25CV026510-910  
 FATIMA AOUAS, Plaintiff vs.  
 OTHMANE BELKACEM, Defendant  
 TO DEFENDANT: TAKE NOTICE that a pleading seeking relief against you has been filed in the above-entitled action, by the Plaintiff herein, the nature which is as follows: COMPLAINT FOR CHILD CUSTODY/VISITATION.

You are required by law to appear and make defense to such pleading no later than 30 days after the first publication of this notice. If you fail to do so the Plaintiff will seek the relief sought herein, and a Judgment for Child Custody/Visitation may be entered.  
 This, the 13th day of November, 2025.  
 Fatima Aouas, Plaintiff  
 110 Riding Ridge Rd.  
 Fuquay-Varina, NC 27526  
 11/13, 11/20, and 11/27/2025  
 STATE OF NORTH CAROLINA  
 WAKE COUNTY

**NOTICE TO CREDITORS**  
 In the General Court of Justice,  
 Superior Court Division  
 Before the Clerk  
 File Number 25E001542-910  
 THE UNDERSIGNED, having qualified on the 11th day of September 2025, as EXECUTOR of the Estate of JOHNNY MARYLAND PETTIFORD, Deceased, of Wake County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 6th day of February, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 23rd day of October 2025.  
 Jammy Angela Ball, Administrator  
 2304 Dorety Place  
 Raleigh, NC 27604  
 10/23, 10/30, 11/6, and 11/13/2025

undersigned.  
 This, the 6th day of November 2025.  
 Siu Sum Chan, Administrator  
 c/o Law Office of Fiona Wang,  
 PLLC  
 135 Parkway Office Ct., Suite 205  
 Cary, NC 27518  
 11/6, 11/13, 11/20, and 11/27/2025  
 STATE OF NORTH CAROLINA  
 WAKE COUNTY

**NOTICE OF SERVICE OF PROCESS BY PUBLICATION**  
 In the General Court of Justice,  
 District Court Division,  
 File #25CV019531-910 [CHILD CUSTODY PROCEEDING] Plaintiff MIRIAN VALLECILLO DISCUA v. JORGE AVILA VELASQUEZ and CARMEN VALLECILLO DISCUA, Defendants, parents of G.F.A.V. born 2/22/2010.

File #25CV019535-910 [CHILD CUSTODY PROCEEDING], Plaintiff MIRIAN VALLECILLO DISCUA v. JORGE GALEANO CARCAMO, Defendant, father of B.A.G.V. born 10/16/2010.

TAKE NOTICE that a pleading seeking relief against you has been filed in the above-entitled action. A hearing date of 2/26/26 has been scheduled. The relief sought is an award of child custody to Plaintiff. You are required to make defense with the Wake County Clerk of Court no later than 12/12/2025 (40 days from first publication). Upon your failure to do so, Plaintiff will apply to the Court for the relief sought. Katherine Moye, Attorney for Plaintiff, P.O. Box 58058, Raleigh, NC, 27658, 919-794-7511. The Carolinian; 11/6, 11/13, and 11/20/2025 \STATE OF NORTH CAROLINA  
 WAKE COUNTY

**NOTICE TO CREDITORS**  
 In the General Court of Justice,  
 Superior Court Division  
 Before the Clerk  
 File Number 25E003430-910

THE UNDERSIGNED, having qualified on the 12th day of September 2025, as EXECUTOR of the Estate of MICHAEL WILLIAM FAIRLEY, Deceased, of Wake County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 30th day of January, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 30th day of October 2025.  
 Lashawn McLamb, Executor  
 2000 Gilliam Lane  
 Raleigh, NC 27610  
 10/30, 11/6, 11/13, and 11/20/2025  
 STATE OF NORTH CAROLINA  
 WAKE COUNTY

**NOTICE TO CREDITORS**  
 In the General Court of Justice,  
 Superior Court Division  
 Before the Clerk  
 File Number 25E003893-910  
 THE UNDERSIGNED, having qualified on the 6th day of October 2025, as ADMINISTRATOR of the Estate of ALICE HART BALL A/K/A ALICE HART PARTIN-BALL A/K/A ALICE PARTIN BALL, Deceased, of Wake County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 24th day of January, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 23rd day of October 2025.  
 Jammy Angela Ball, Administrator  
 2304 Dorety Place  
 Raleigh, NC 27604  
 10/23, 10/30, 11/6, and 11/13/2025

**WARREN COUNTY**

STATE OF NORTH CAROLINA  
 WARREN COUNTY

**NOTICE TO CREDITORS**  
 All persons, firms and corporations having claims against STEWART K. SUTTON, DECEASED, are noticed to exhibit the same to the undersigned on or before January 21, 2025, or this notice along with the appropriate general statute will be pleaded in bar of recovery. Debtors the deceased are asked to make immediate payment. This the 23rd day of October, 2025. All correspondence should be to the Estate of Stewart K. Sutton, c/o William W. Browning, Attorney, 120 E. Main Street, Durham, NC 27701.  
 10/23, 10/30, 11/6, and 11/13/2025.

This, the 6th day of November 2025.  
 William M. Freeman III, Executor  
 6721 Six Forks Road Apt. 1A  
 Raleigh, NC 27615  
 11/6, 11/13, 11/20, and 11/27/2025  
 STATE OF NORTH CAROLINA  
 WAKE COUNTY

**NOTICE TO CREDITORS**  
 In the General Court of Justice,  
 Superior Court Division  
 Before the Clerk  
 File Number 23E002457-910  
 THE UNDERSIGNED, having qualified on the 3rd day of May 2023, as ADMINISTRATOR of the Estate of YUK CHIU PHILIP YEUNG, Deceased, of Wake County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 6th day of February, 2026 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the

**FORECLOSURE**

**NORTH CAROLINA DURHAM COUNTY**  
 Special Proceedings No. 25 SP 281  
 Substitute Trustee: Philip A. Glass  
**NOTICE OF FORECLOSURE SALE**  
 Date of Sale: November 26, 2025  
 Time of Sale: 2:30 p.m.  
 Place of Sale: Durham County Courthouse  
 Description of Property: See Attached Description  
 Record Owners: Aaron J. Woodard  
 Address of Property: 892 Saratoga Drive  
 Durham, NC 27704  
 Deed of Trust:  
 Book : 9830 Page: 981  
 Dated: December 7, 2022  
 Grantors: Aaron J. Woodard an unmarried person  
 Original Beneficiary: State Employees' Credit Union

**CONDITIONS OF SALE:**  
 This sale is made subject to all unpaid taxes and superior liens or encumbrances of record and assessments, if any, against the said property, and any recorded leases. This sale is also subject to any applicable county land transfer tax, and the successful third party bidder shall be required to make payment for any such county land transfer tax.

The property to be offered pursuant to this Notice of Sale is being offered for sale "AS IS, WHERE IS." THERE ARE NO REPRESENTATIONS OR WARRANTIES relating to the title or to any physical, environmental, health or safety conditions existing in, on, at or relating to the property being offered for sale, and any and all responsibilities or liabilities arising out of or in any way relating to any such condition are expressly disclaimed.

A cash deposit of 5% of the purchase price will be required at the time of the sale. Remote bidding will not be accepted pursuant to North Carolina General Statutes Section 45-21.25 (a). Credit bids on behalf of the Noteholder will be accepted. Any successful bidder shall be required to tender the full balance of the purchase price so bid in cash or certified check at the time the Substitute Trustee tenders to him a deed for the property or attempts to tender such deed, and should said successful bidder fail to pay the full balance purchase price so bid at that time, he shall remain liable on his bid as provided for in North Carolina General Statutes Section 45-21.30 (d) and (e). This sale will be held open ten (10) days for upset bids as required by law.

Residential real property with less than 15 rental units, including single-family residential real property: an order for possession of the property may be issued pursuant to G.S. 45-21.29 in favor of the purchaser and against the party or parties in possession by the clerk of superior court of the county in which the property is sold. Any person who occupies the property pursuant to a rental agreement entered into or renewed on or after October 1, 2007, may, after receiving notice of sale, terminate the rental agreement by providing written notice of termination to the landlord, to be effective on a date stated in the notice that is at least 10 days, but not more than 90 days, after the sale date contained in the notice of sale, provided that the mortgagor has not cured the default at the time the tenant provides the notice of termination. Upon termination of a rental agreement, the tenant is liable for rent due under the rental agreement prorated to the effective date of the termination.  
 Dated: 9/11/2025  
 Philip A. Glass, Substitute Trustee  
 Nodell, Glass & Haskell, L.L.P.  
 Posted on 9/11/2025

Exhibit A  
 BEING all of Lot 41 as shown on that plat entitled "The Villages at Independence Park, The Lafayette Phase III Subdivision," dated January 30, 2018, prepared by ECLS Global, Inc. and recorded in Plat Book 198, Page 262, Durham County Registry.  
 Subject to easements, restrictions and rights of way of record, and utility lines and rights of way in existence over, under or upon the above-described property.  
 PIN: 0833-47-2677  
 Property Address: 892 Saratoga Dr. Durham, NC 27704  
 November 13 and 20, 2025

**FORECLOSURE**

**NORTH CAROLINA DURHAM COUNTY**  
 Special Proceedings No. 25 SP 737  
 Substitute Trustee: Philip A. Glass  
**NOTICE OF FORECLOSURE SALE**  
 Date of Sale: November 26, 2025  
 Time of Sale: 2:30 p.m.  
 Place of Sale: Durham County Courthouse  
 Description of Property: See Attached Description  
 Record Owners: Angela Carpenter and Daryl S. Anderson, JTWROS  
 Address of Property: 116 Eastern Teal Drive  
 Durham, NC 27704  
 Deed of Trust:  
 Book : 8485 Page: 516  
 Dated: August 9, 2018  
 Grantors: Angela Carpenter and Daryl S. Anderson  
 Original Beneficiary: State Employees' Credit Union

**CONDITIONS OF SALE:**  
 This sale is made subject to all unpaid taxes and superior liens or encumbrances of record and assessments, if any, against the said property, and any recorded leases. This sale is also subject to any applicable county land transfer tax, and the successful third party bidder shall be required to make payment for any such county land transfer tax.

The property to be offered pursuant to this Notice of Sale is being offered for sale "AS IS, WHERE IS." THERE ARE NO REPRESENTATIONS OR WARRANTIES relating to the title or to any physical, environmental, health or safety conditions existing in, on, at or relating to the property being offered for sale, and any and all responsibilities or liabilities arising out of or in any way relating to any such condition are expressly disclaimed.

A cash deposit of 5% of the purchase price will be required at the time of the sale. Remote bidding will not be accepted pursuant to North Carolina General Statutes Section 45-21.25 (a). Credit bids on behalf of the Noteholder will be accepted. Any successful bidder shall be required to tender the full balance of the purchase price so bid in cash or certified check at the time the Substitute Trustee tenders to him a deed for the property or attempts to tender such deed, and should said successful bidder fail to pay the full balance purchase price so bid at that time, he shall remain liable on his bid as provided for in North Carolina General Statutes Section 45-21.30 (d) and (e). This sale will be held open ten (10) days for upset bids as required by law.

Residential real property with less than 15 rental units, including single-family residential real property: an order for possession of the property may be issued pursuant to G.S. 45-21.29 in favor of the purchaser and against the party or parties in possession by the clerk of superior court of the county in which the property is sold. Any person who occupies the property pursuant to a rental agreement entered into or renewed on or after October 1, 2007, may, after receiving notice of sale, terminate the rental agreement by providing written notice of termination to the landlord, to be effective on a date stated in the notice that is at least 10 days, but not more than 90 days, after the sale date contained in the notice of sale, provided that the mortgagor has not cured the default at the time the tenant provides the notice of termination. Upon termination of a rental agreement, the tenant is liable for rent due under the rental agreement prorated to the effective date of the termination.  
 Dated: October 29, 2025  
 Philip A. Glass, Substitute Trustee  
 Nodell, Glass & Haskell, L.L.P.  
 Posted on October 29, 2025

Exhibit A  
 BEING all of Lot 20 in Cardinal Oaks Subdivision, Phase 2 as shown on plat recorded in Plat Book 197, Pages 303-305, Durham County Registry.  
 Subject to easements, restrictions and rights of way of record, and utility lines and rights of way in existence over, under or upon the above-described property.  
 PIN: 0852-55-0554  
 Property Address: 116 Eastern Teal Dr. Durham, NC 27704  
 November 13 and 20, 2025

**Classifieds**

Paying cash and buying old cassette tapes and church sermons. call Marvin 919-268-7476.

**ADVERTISEMENT FOR BIDS**

Town of Ayden  
 P.O. Box 219  
 Ayden, NC 28513

Separate sealed BIDS for the construction of 2023 Swift Creek Sanitary Sewer Contract No. 8 - Sanitary Sewer Out-fall Replacement will be received by the ENGINEER at Town Hall Courthouse, 4144 West Avenue, Ayden, NC 28513 until 2:00 PM, December 16, 2025, and then at said office publicly opened and read aloud..

The CONTRACT DOCUMENTS may be examined at the following locations:

- Ayden Operations Center, 4061 East Avenue, Ayden, NC 28513
- McDavid Associates, Inc., 3714 North Main Street, Farmville, NC 27828-049
- Dodge Data and Analytics, 2860 South State Highway 161, Suite 160, #501, Grand Prairie, TX 750527361 (View online at [www.construction.com](http://www.construction.com))
- ConstructConnect, Attn: DPC, 30 Technology Parkway South, Suite 100, Norcross, GA 30092 (View online at [www.constructconnect.com](http://www.constructconnect.com))
- Construction Journal, 400 SW 7th Street, Stuart, FL 34994 (View online at [www.ConstructionJournal.com](http://www.ConstructionJournal.com))
- Builders & Contractors Exchange, Inc., 1118 Azalea Garden Road, Norfolk, VA 235025612 (View online at [www.bceva.com](http://www.bceva.com))

Physical copies of the CONTRACT DOCUMENTS may be obtained at the office of McDavid Associates, Inc. located at 3714 North Main Street, Farmville, NC 27828-0049 upon a non-refundable payment of \$208.00 for each set.

The OWNER reserves the right to reject any and all BIDS. BIDDER shall be properly licensed under Chapter 87, General Statutes of North Carolina.

Small, minority, women's, and disadvantaged businesses and labor surplus area firms are encouraged to submit BIDS.

This PROJECT is subject to the good faith efforts and goals for participation by minority businesses required by G.S. 143-128.2. The OWNER has adopted a verifiable ten percent (10%) goal for participation by minority businesses in the total value of the WORK.

BIDDERS shall, within the time frames specified in the BID documents, submit all required affidavits and documentation demonstrating that the BIDDER made the required good faith effort in compliance with G.S. 143-128.2. Failure to file all required affidavits and documentation within the required time frames is grounds for rejection of the BID.

Prospective BIDDERS who have been found guilty of discrimination within the last two (2) years are debarred from bidding.

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A pre-Bid conference will be held at 10:00 AM on December 4, 2025 in Ayden Operation Center, 4061 East Avenue, Ayden, NC 28513. Prospective BIDDERS are encouraged to attend this pre-bid conference as part of their good faith efforts.  
 November 15, 2025

Ivory Mewborn  
 Mayor  
 Town of Ayden

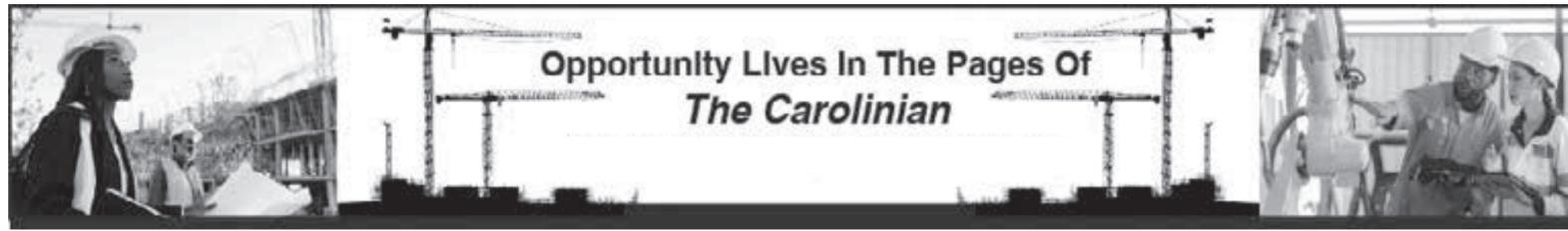
**D/M/WBE**

**SUBCONTRACTORS/SUPPLIERS WANTED**

T. A. Loving Company (NC General Contractor License No. 325) is seeking certified DBE, MBE, and WBE subcontractors and suppliers for the River Road Booster Pump Station and Waterline Interconnection project for Cape Fear Public Utility Authority which bids on November 18, 2025, at 11:00 AM. Plans and specifications for this project are available at the following locations: T. A. Loving Company; 400 Pate-town Road; Goldsboro, NC 27530 \* Cape Fear Public Utility Authority; 235 Government Drive; Wilmington, NC 28403 \* Carolinas AGC Website \* Dodge Data and Analytics website \* ConstructConnect website \* Construction Journal website \* Hispanic Contractors Association of the Carolinas website \* North American Procurement Council website \* The Blue Book Building and Construction Network website \* H2bid, Inc. website ([www.H2bid.com](http://www.H2bid.com)).

Potential subcontracting opportunities include but are not limited to surveying, clearing and grubbing, hauling, asphalt paving, striping, traffic control, erosion control, seeding, electrical, linework/pipe installation, jack & bore, directional drilling, bypass pumping, flatwork, and fencing. Please contact Jeff Price ([jprice@taloving.com](mailto:jprice@taloving.com)) if you are interested in submitting a proposal on any portion(s) of this project. Contact via phone 919-734-8400; fax: 919-736-2148; or email. All quotations will be accepted up to the closing time of the bid date. T. A. Loving Company is an Equal Opportunity/Affirmative Action Employer.

Please advise if assistance is needed with obtaining necessary equipment, supplies, materials, or insurance/bonding to satisfy the work requirements. We are willing to accept quotations for all or partial quantities and items of work. We can offer 2-party check payments and quick payment agreements, but the agreements need to be negotiated prior to the bid date.



Open more doors in your community.



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*Kari*

Kari Stoltz  
President, Bank of America Triangle

#1 Business Lender  
in America

\$1.1B in loans to Triangle  
businesses

25+ Business specialists  
in the Triangle

Learn more about our business solutions and contact one of our business specialists in the Triangle at [bankofamerica.com/localbusiness](https://bankofamerica.com/localbusiness)

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