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Catawba Valley  
Paralegal Association

Post Office Box 3068  
Hickory, North Carolina 28603

# PARA SIGHT

KNOWLEDGE IS POWER

MARCH 2013

## Credit Card Surcharge--A Non-Issue, For Now

by Phebe McClellan

As of January 27, 2013 merchants will be able to add up to 4 percent to your total if you use a Visa or Mastercard as a credit card. The fee is supposed to equal the actual amount the retailer has to pay the credit card company to process the transaction. Retailers are still prohibited from charging this fee for debit cards. Many believe however, that this new rule will be a non-issue because 10 states have banned by law credit card surcharges. Visa and Mastercard have rules that every store must process their cards the same in each store. So the big chains like Wal-Mart, Target, Home Depot and Sears, among others, will not be able to add a surcharge. Smaller retailers will most likely be the ones that will charge, but they have to let you know of the fee in some way. Online retailers will show you the fee prior to check-out.

All of this is the result of a lawsuit between the credit card companies and a group of retailers. The settlement was reached last summer, but the new fees did not take effect until the end of January. We will have to wait and see how this will affect our shopping, but for now it appears to be a non-issue. Most retailers will negotiate with credit card compa-



## Justice Center Expansion from a Historical Perspective

By Debra Bechtel, Catawba County Attorney  
and Cari Burns, NCCP

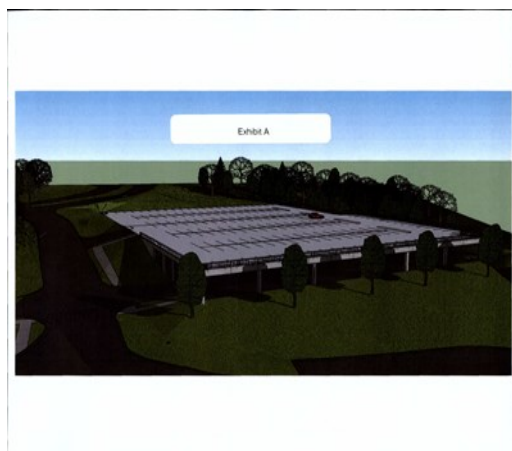
The Catawba County Justice Center was built in 1980. Now, more than three decades later there are needs for more space for the Courts, Clerks Office, Sheriff's Office and Emergency Management. State law requires counties to provide appropriate space for the court system including courtrooms, the Clerk of Court, Community Corrections and the District Attorney's Office.

Pursuant to the authority granted in Article 46 of NCGS § 105-535, a one quarter cent sales tax referendum was placed on the November 2007 ballot. On November 6, 2007 the voters passed the referendum by a large majority. The one quarter cent sales tax resulted in an additional \$4.2 million annually for the County which is dedicated to courthouse expansion, education, economic development, public safety and water and sewer. County officials believed this option to be more advantageous than increasing property taxes because it lifted some of the burden off of

property owners.

The initial phase of the expansion will be the construction of a parking deck. This is necessary because the building expansion will encompass a significant portion of the current parking. The parking deck, illustrated in Exhibit A, is anticipated to be completed by mid August, 2013 and will accommodate parking for 331 vehicles. A 3-D design of the Justice Center is depicted in Exhibit B. The expansion is expected to take approximately 21 months and should be ready to "move in" by July 2015. The estimated budget for this project is \$45 million dollars.

During the construction phase, an alternative entrance will be made on the South side of the building. While there may be slight inconveniences during construction, the end result will be a Justice Center our community will be proud of for decades to come.



**AMBER R. REINHARDT  
JOINS SIGMON, CLARK, MACKIE,  
HANVEY AND FERRELL, PA**

Amber R. Reinhardt was born and raised in Catawba County, North Carolina. In 2005, she graduated from Bandys High School. Amber attended the University of North Carolina at Chapel Hill where she graduated in 2009 with a Bachelor of the Arts degree in Political Science. She then received her law degree from Campbell University, Norman Adrian Wiggins School of Law in 2012. Amber joined Sigmon, Clark, Mackie, Hanvey & Ferrell, P.A. in August 2012 where she engages in the general practice of law.

Amber is a member of the Catawba County Bar, 25<sup>th</sup> Judicial District Bar, North Carolina State Bar and North Carolina Bar Association. In her free time, Amber enjoys being around family and friends, watching sports, antiquing and crafting. Amber looks forward to practicing law and further participating in the surrounding community for years to come.



Host a show in April and choose 1 item at 60% off!!!



Not sure if you can attend? You can place a personal order, order from a CVPA member or contact the Consultant below.

You may view the products online or request a catalog. For a few extra bucks, products can ship directly to you!

Profits donated to CVPA's Community Outreach Project for 2013: Scholarship at WPCC, Morganton to benefit a paralegal student

Orders needed by Friday, March 22, 2013. Need help? Have questions?

Our Kitchen Consultant is: Susan Renfro 828-728-8711 Cell: 828-612-4935 susanrenfro2001@yahoo.com www.pamperedchef.biz/susanrenfro

# CVPA Members IGS\* You're Invited to Party With Us and the Pampered Chef!

Get tips to make all your spring cooking and entertaining, wonderful, easy and delicious! Enjoy a freshly prepared meal with friends!

**Hosted by: Jerri Lee Craig**  
Board Member & Social Committee Chair,  
Catawba Valley Paralegal Assn.

**Tuesday, March 12th at 6:00 pm**

Home of Blair E. Cody, III\* 449 5th Ave Place, NE,  
Hickory, NC

Directions: Turn R onto 5th Ave NE from N. Center St. if you are coming from downtown; stay on 5th Ave NE 2 blocks, street curves slightly to the L, at the end of the street, last house on the left is Blair's house. A white 2-story w/white columns.

\*Attendance at the Party is Limited to CVPA Members In Good Standing (IGS)

So that we have enough FOOD for Everyone,  
Please RSVP to Jerri Lee: at 828-324-9194  
or 828-493-3277 by Friday, March 8th  
e-mail: [jerrilee@hotmail.com](mailto:jerrilee@hotmail.com)



GUEST SPECIAL March 2013



## Oscar Predictions 2013

By Kelley Walker

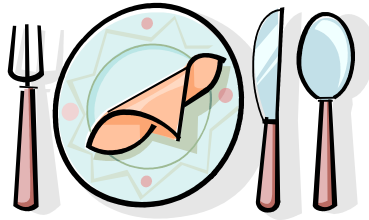


I have put the date and time at the bottom of this article to show that I am not cheating, and I am opening myself to both praise and/or scorn. These are my predictions for this year's Oscars. Best picture: Lincoln; Best Actor: Daniel Day Lewis; Best Actress: Naomi Watts; Best Supporting Actor: Tommy Lee Jones; Best Supporting Actress: Sally Field; Best Director: Steven Spielberg. To be honest, I think the Academy will vote this way: Best Picture: Zero Dark Thirty; Best Actor: Daniel Day Lewis; Best Actress: Jessica Chastain; Best Supporting Actress: Anne Hathaway; Best Director: Steven Spielberg. As you can tell, I have a strong liking for Lincoln. Up until last, Tuesday, February 19<sup>th</sup>, Gone With the Wind was my favorite movie. Now, I believe it is Lincoln. The same story told from two very different points of view. I have seen all the best picture nominees except for Django Unchained and Amour. Lincoln, in my view, is a perfect picture. Perfect cast, perfect pacing. I guess the highest praise I can give it is this. I have never been a history buff. In fact, if you asked me about most of the history of this country, I may have a general knowledge. It has just never interested me. I love historical things, just not the dreary nuts and bolts of it. I was riveted by Lincoln. It had me at "Hello". Daniel Day Lewis was Lincoln, Sally Field was Mary Todd Lincoln and the rest was movie magic.

2/23/2013 12:55 PM

# SAVE THESE DATES!

~Cyndy Adams, NCCP



## Lunch & Learn This Summer

Responding to requests from CVPA membership, we will hold our June and August CPE's during the lunch hour. The Golden Corral in Hickory will be the location for our presentations, beginning at 12:30 p.m. We plan to have an Ethics CPE on Tuesday, June 11, and Civil Litigation on Tuesday, August 13, 2013. The cost of the food buffet will be \$11.11, which includes tax. I believe the cost of drinks is extra, but we will confirm this prior to June. Gratuity for servers is in addition to the \$11.11. Minimum number of people required to reserve the room is 20. We will ask for your RSVP in early May. More to follow as soon as the CPE presenters have been confirmed.

If you have a special request for an upcoming CPE, be sure to let us know. Contact any CPE Committee Member: Leah Poovey, Pamela Dorsey, Anita Sigmon or Cyndy Adams.

<http://www.goldencorral.com/>

## A Winning Team: Pampered Chef & Community Outreach for 2013

We are working to establish a scholarship at Western Piedmont Community College for a worthy paralegal student as our Community Outreach Project for 2013. The scholarship will initially be funded by profits we earn through the Pampered Chef fundraiser. See Pampered Chef online at [www.pamperedchef.biz/susanrenfro](http://www.pamperedchef.biz/susanrenfro). Our kitchen consultant is: Susan Renfro. Reach her at [susanrenfro2001@yahoo.com](mailto:susanrenfro2001@yahoo.com) or 828-612-4935. Orders may be placed by contacting Jerri Lee at 828-324-9194 or [jerrilee@hotmail.com](mailto:jerrilee@hotmail.com). You may also speak to any CVPA member. Deadline for placing and paying for orders is Friday, March 22, 2013.

# THE UNEMPLOYMENT LINE: Mortgage program well worth a look

## THE UNEMPLOYMENT LINE: Mortgage program well worth a look

More than \$7.3 million has been distributed through the Western Piedmont Council of Governments' Mortgage Payment Program (MPP) since the program began in October 2010, according to Stephanie Harvey, community development administrator. That money has enabled 439 households in the Hickory Metro Area (Alexander, Caldwell, Catawba and Burke counties) to keep their home mortgages from going into default due to hardships that occurred after Jan. 1, 2008 Hardships, as defined by the program, are loss of job, loss of spouse, debilitating illness and divorce. Monthly mortgage payment amounts must also exceed 25 percent of your monthly income, and the principal owed, including equity lines, must be less than \$300,000.

### **Don't rule yourself out**

Harvey advises potential applicants not to pre-screen themselves, but to make an appointment for an evaluation with one of the program counselors. "We work with all kinds of scenarios," she said. "We try to screen people into the program, and not out."

The MPP staff does not approve applications. Their job is to screen and to help applicants complete the paperwork necessary. That information is scanned and sent digitally to Raleigh, where an underwriting staff evaluates applications for approval. Mortgages that are eligible include those for single-family homes, condos or town houses, and manufactured or mobile homes with permanent foundations built on land owned by the homeowner.

MPP is not a typical loan. The contract with the N.C. Foreclosure Prevention Fund is a loan placed as a lien on the property deed. No interest is charged, and there are no monthly payments. The program may be used to pay the monthly mortgage and other expenses not already built into the mortgage, such as home insurance and property taxes. All this while the homeowner either looks for work, or is enrolled in a retraining program. It can reinstate delinquent mortgages and bring them current for those who have returned to work, and can pay the monthly amount but not the amount in arrears.

### **Types of assistance**

Three types of mortgage assistance are offered through MPP:

**Short-Term Job Search.** Payments up to 18 months with a \$36,000 cap while you look for work;

**Long-Term Retraining and Education.** Up to 36 months of mortgage payments while you are in job training, or are enrolled in a certification or educational program. The cap is \$36,000. Programs must be approved and must be completed within three years.

**One-Time Reinstatement.** Money provided to bring the mortgage current after the homeowner has recovered from an eligible hardship, or is re-employed and can assume mortgage payments again.

Again, the goal of MPP is re-employment, and the resumption of mortgage payments by the applicant.

If the homeowner continues to live in the home, the amount of the loan is reduced 20 percent after the fifth year, and 20 percent each year thereafter. The loan is forgiven after 10 years.

### **Changes to be aware of**

In April and May, The Unemployment Line ran a series of three columns on MPP. At the time, two organizations administered the program — WPCOG and Olive Hill Community Economic Development Corporation in Valdese.

A third was just becoming operational through the Family Guidance Center in Hickory. According to Harvey, much has been learned since the program launched. "Many people think that if they have an income, they won't be eligible for the program. Or if they've gone through a bankruptcy," she said. Again, contact a counselor in the programs and get evaluated before you throw the towel in, she said.

"If we can get the mortgage holder to accept a third-party check payment from us, we can at least look into the possibility of eligibility. It's hard, but I've done it," said Harvey. As to the foreseeable future of this program, no one can predict for sure. The original federal grant to North Carolina was \$159 million. The statewide goal for processing successful applications for payment assistance is 500.

WPCOG was processing 20 successful applications per month, and was recognized for their outstanding work. The figure is now 13 to 17 per month, according to Harvey.

### **Whom to call**

Western Piedmont Council of Governments, Elizabeth Moncrief, 828-485-4226

Family Guidance Center, Inc/CCS Of Catawba Valley, 828-322-1426

Olive Hill Community Economic Development Corporation, 828-522-4051

<http://www.wpcog.org/>

A SIMPLE ANSWER IS  
JUST A PHONE CALL AWAY  
DIAL 2-1-1

You're behind on your rent or mortgage. Your home is on the verge of foreclosure. You're a single mother in need of affordable child care. You have an aging parent that can no longer be left alone during the day. You're overwhelmed, you need simple answers. Try dialing a simple number—2-1-1. N.C. 2-1-1 is a service of Catawba County UnitedWay in conjunction with UnitedWay of North Carolina. Dialing 2-1-1 provides free, confidential, 24/7 information and referral. A live operator is able to pull information about local agencies and services from a data base that contains the most up-to-date details about where to go for help.

# TREASURER'S REPORT



January 2013

Beginning Balance:

1/1/2013                      \$ 1,746.56

Deposits                                      120.00

Expenditures:                                      209.00

Ending Balance:

1/31/2013                      \$ 1,657.56

Submitted by : Leah Poovey, NCCP