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FROM THE PUBLISHER

So I'm sitting on my pollen covered back deck having lunch, and it's sunny and 69 degrees... Yay spring! I was about tired of rainy, gloomy days. I've always wondered why God in his infinite wisdom didn't arrange for it to rain at night while we are sleeping...but He didn't ask me. Spring means it's time for grandchildren playing baseball and softball, the Friday night Cruise In in Stanley, the opening of

farmers markets in Mount Holly and Gastonia, and visits to DSBG. Of course, here in Gaston County we don't know if it's going to be 80 degrees and sunny, or 29 and snowing.

Mark Twain said" It's Spring fever. That is what the name of it is. And when you've got it you want-oh you don't know quite what it is you do want, but it just fairly makes your heart ache, you want it so!"

Here's to a spring that brings whatever your heart aches for!

David

CLASSIC VALUES, NEW SPECIAL HANDS, SPECIAL







HOME GARDEN STYLE FUN FOOD HAPPENINGS

on the cover



Our cover this month pictures JoePat Roop, President of Belmont Capital Advisors in front of their new office at 123 North Main Street in Belmont. The house was built in 1898 and is the former home of George Gullick, who also owned the Belmont Hotel. It is believed to be the 3rd oldest home in Belmont.

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EXCITING CHANGES BELLMONT By David Hamrick CAPITAL ADVISORS

Recently we caught up with Gail and Joepat Roop to find out about some exciting changes at 123 N. Main Street, the headquarters of Belmont Capital Advisors, Inc.



GA: Joepat, what a beautiful new/old office you have-Congratulations!

JP: Thank you David! My wife Gail has been working nonstop since we made the purchase. Gail has been the angel of change and improvement. She tackled the inside first and then she just completed another big project which was new siding to the exterior. Without Gail, Belmont Capital would just be another boring office.

GA: It does appear to be more to this than just the office for Belmont Capital Advisors.

JP: That is very intuitive David. Gail has been planning to bring the backyard back to life with flower gardens and the potential to be an event venue on the weekends.

GA: So has this been a positive mood for BCA?

JP: Yes, clients and the community have responded very well! Most people do not recall that we started here on main street in a small one room office in 2009. Then we moved to Glenway Street in 2010 and finally to 123 N. Main in 2017. We're coming close to utilizing all the space we have here. We strive to have the best client experience and we're also not wanting to intimidate people who come to meet with us. We're local to the community and local people, so I believe that says a lot about who we are as people and as a company. The heart behind what we do is to serve those around us and to help guide them in and through retirement.

GA: So tell me about your team here at BCA and how you have been able to grow?

JP: We have five Financial Advisors consisting of CFP's, licensed insurance professionals, Medicare Specialists and licensed investment advisors. Our advisors first serve to educate and are fiduciaries. Supporting our advisors, we have a staff of five consisting of a Marketing Director, Client Relations, Operations department and a bookkeeper. Our growth has been driven by our continuous outreach in the community with our Retirement, Tax and Social Security education workshops. We are giving the community critical information at a time when they need it most. We do have some future plans for Belmont Capital, but we are continuing to develop our internal employees first and educate each individual with the tools they need to be successful in their role. We are a team with the same ambition and drive to do great things in the surrounding Charlotte area with Belmont being our headquarters.





GA: Tell us about your Taxes and Retirement Workshops?

JP: We serve and educate the Belmont and Charlotte surrounding communities on retirement income and taxes in retirement. These workshops help to answer most questions of pre-retirees or baby boomers have about social security, pension plans, taxes and retirement income. Not only do we host workshops locally, but we also host other events like a Valentine's luncheon for women, wine tastings, and other client appreciation events. We also have a pumpkin patch for our clients to pick each year. With all the events we host, we have implemented a Client Advisory Board to filter our ideas through so that we can ensure a great experience for all clients, friends and family of Belmont Capital.

GA: Who are these workshops appropriate for?

JP: Good question David, so our ideal client profile is 55+ age group, people who have worked a long career, married with grandkids, and living in a nearby community. Our workshops serve the majority of these people, however, we also serve widowers, singles, and sometimes we serve the younger people, depending on their situation. Because of who we are, we will personally sit down with any and all who attend our workshops to help guide them in the right direction, and the consultation is always complimentary.

GA: I understand you use an endowment model for client portfolios. What is that and why do you use it?

JP: The endowment model allocates a significant portion of assets to non-traditional asset classes such as absolute return, private equity and real estate. It has proven to be less volatile than traditional 60/40 stock and bonds portfolios We find that our clients are seeking more consistency and a goal of preserving their lifestyle and assets, so this model fits well.

GA: You say your strategies are income oriented and tax averse- how does that work?

JP: All investments are not created equal especially when we talk about taxes. This is done on an individual basis and based on that family's individual situation.

GA: What is your radio show about and where can we catch it?

JP: Retire(meant) for living is what our radio show is titled. We focus on income in retirement. We air on Saturdays typically from 1:00pm-2:00pm on 1110AM and 99.3FM. Our website is www.belmont-capital.com and here you can find our weekly blogs that we post, our newsletters, events and much more. Also, go like our Facebook page if you get a chance.



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THE LAST BALLAD-TABOO OR TIMELY?

Book Review



Wiley Cash, author of 'The Last Ballad' tells the story of a Gaston County labor movement that took place 89 years ago in 1929, and one of its leaders — a young local woman named Ella Mae Wiggins. Although many of

the characters and locations are real, this is a fictionalized account of those long ago events.

Ella Mae (sometimes mis-spelled as Ella May) lived and worked in Bessemer City, just a few miles Northwest of Gastonia. She worked as a spinner six days a week, twelve hours each day, for around \$9 a week.

The textile industry came to Gaston County starting in the 19th century because of cheap labor and the proximity to the raw material of cotton. Rivers and creeks provided a source of power even before the days of electricity. Wealthy men and banks provided the capital to construct the factories and purchase equipment. There was money to be made in textiles and enterprising capitalists emerged who were willing to venture their wealth for the opportunity of economic gain.

Housing was constructed around the factories and rented to workers and their families. Villages formed around the mills. These villages took the name of the factories, such as the Loray village in Gastonia.

People left their farms seeking a better way of life and came to work in the mills. Indeed progress came. When the mills were electrified, so were the village houses.

Ella Mae struggled to make ends meet. She had four young children and her husband Charlie had deserted the family. She rented a cheap house without heat, electricity, or indoor plumbing in the former Stumptown neighborhood in Bessemer City. She walked to work. When her children got sick she couldn't take off work because she might lose her job.

When she heard union organizers were in Gastonia to sign up workers into a union Ella Mae went to see what it was all about. It didn't matter to her that some of the New York organizers were associated with the Communist Party. In her desperate situation she needed help from wherever it might come.

Word spread through the communities that a worker strike was being called for April 1, 1929. Some workers were supportive and willing participants. Of course some opposed the strike and some were willing to sit on the fence and not take sides. North Carolina Governor O. Max Gardner called out the National Guard to suppress the strike and preserve order.

Ella Mae was swept into the events in Gastonia. She found herself on stage speaking about her conditions. She wrote and sang songs about the plight of exploited workers such as herself.

Wiley Cash tells of the clash that occurred and helps us understand the potential for violence that a worker union strike held in Gastonia might elicit.

One of the central figures in Cash's telling is Sherriff Orville Aderholt. By all accounts Sherriff Aderholt was recognized as a "fair man" by the factions. In June at age 54 Sheriff Aderholt was shot and killed during on-going anti-union violence. Seven men were convicted of second degree murder in connection with Chief Aderholt's death. Four of them were sentenced to 20 years in prison. No weapon was ever found and it is possible he was shot accidentally by anti-union citizens as they attacked the union camp in Gastonia.

Ella Mae Wiggins continued to participate in organized protests. Later in September 1929,

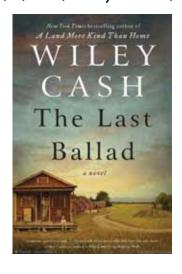
riding in the back of a stake-bed truck heading from Bessemer City to Gastonia to another union event, she and others were attacked by armed citizens. Ella Mae age 30 was shot and killed. Despite many witnesses, no one was convicted of her murder.

You can find the graves of Ella Mae Wiggins and Sheriff Aderholt in local cemeteries. Ella Mae's body lies in the BC Memorial Cemetery on North 13th Street in Bessemer City. Sheriff Aderholt's body lies in Hollywood cemetery right off of North Broad Street in Gastonia.

Recently I mentioned this book to a friend who spent his career working in the news business. He told me that in his travels in Eastern Europe he was surprised when people knew about Gastonia and the failed attempt in 1929 to establish workers unions there.

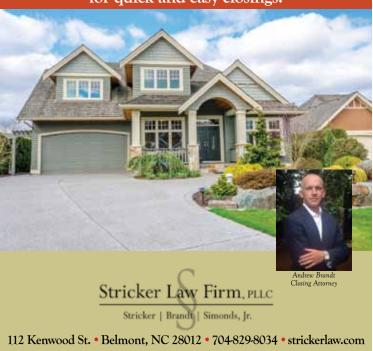
I recommend this book to readers for the following reasons: It has local interest with familiar names and places. You can drive to locations mentioned in the book and walk around to get a sense of place for the events that unfolded. Secondly, it has a female acting in a leadership role in an important social movement. And lastly, it is a compelling story of the struggle for social justice.

Contact Hal at hineely@bellsouth.net

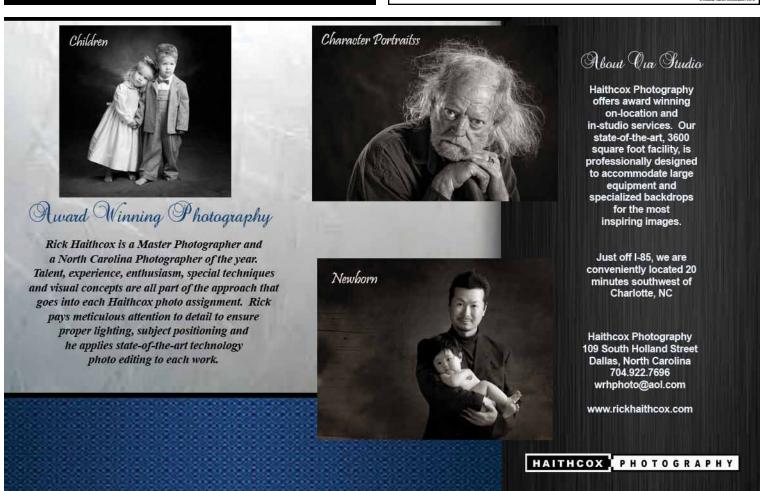


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It's not everyday that a dog biscuit just randomly shows up on your desk. Odd things show up on my desk from time to time, but in this case, I wasn't sure how or why it was there.

I can appreciate a kind gesture like anyone can I suppose, but I prefer my treats to be more of the human variety. For the record, donuts or Reese's peanut butter cups are always a good place to start with me.

But I was still fascinated by the dog biscuit. Why was it there and where did it come from? This wasn't an ordinary dog biscuit. It was a peanut butter and pumpkin flavored treat, individually wrapped in plastic, with a note attached to it that had the words "Webb Waggers" printed on it.

After using my investigative skills, I was finally able to trace the origin of the mysterious dog biscuit to Webb Street School - a public school in Gastonia that serves over 160 students with intellectual and developmental disabilities, ranging in age from 5 to 22 years old.



In other words - it's a special school for truly special people.

But not dogs. They may be special too, but they are not allowed to attend. But they sometimes get to reap the benefits of the new Webb Waggers initiative that many of the older students there are currently involved in.

Webb Waggers is a brand new enterprise that started this school year that allows many of the "transition" students at Webb Street School to get involved in the production of edible dogrelated items.

These transition students range in age between 18 and 22 years old. Their curriculum at the school focuses more on learning life skills and acquiring marketable job skills that they can take with them after they graduate.



That's why Mrs. Debbie Donoghue, a Life Skills teacher at Webb Street School, is so excited about this new program. She may be the "unofficial" CEO of Webb Waggers, Inc., but the real work is done by the students. They play





a role in the entire process, from the making and the baking of the treats, all the way to the packaging, labeling and marketing.

The goal of this new initiative is to offer on-campus vocational training with real job expectations. The students learn various job skills along the way including oven safety, following directions from a recipe, proper sanitation practices and more.

When all is said and done, these students offer a high-quality hand-made dog biscuit, made with all natural ingredients, free from preservatives. Not only are they are guaranteed to last a year, but they are guaranteed to put a smile on your face and a swagger in your tail wagger.

We all deserve a treat now and again. Even our little furry friends. But nothing beats the feeling of a job well done - that sense of ownership that we all get to experience when we are a part of something bigger than ourselves.

In addition to the peanut butter and pumpkin dog biscuits, they also make mini parsley breath savers. And coming soon - sweet potato dog biscuits!

At the present time, these dog treats are not for sale, but rather can be picked up by making a donation. The goal is to eventually have the program self-sustaining, with all proceeds being funneled right back into the program.

But the program is still in its puppy stage - still learning and still trying to find its way.

Early on in the program, Mrs. Donoghue had them taste one of the first batches they made. Since the ingredients used are all human grade, they are all safe to be eaten by you and me.



And the verdict was - they hated them! They just were not sweet enough.

However, despite them not liking the flavor themselves, they all wanted to take some home for their dogs to try.

So it seems that the dogs may be the winners in all of this, but that's not exactly so. It's these students that are the ultimate winners. At the end of the day, they are the ones gaining so much more - a sense of pride, purpose, ownership and a few marketable skills they can use down the road in life.

And that's what makes it all so special.

To learn more about the Webb Waggers enterprise at Webb Street School or how you can pick up their dog treats, visit them online at www.gaston.k12.nc.us/webbst or call 704-864-9667.

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