

# THE CAROLINES

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NORTH CAROLINA CREDIT PROFESSIONALS INTERNATIONAL

ANGELS IN PROGRESS

A-chievements N-etworking G-rowth E-ducation L-oyalty = S-UCCESS



## NORTH CAROLINA STATE OFFICERS FOR 2006-2007

<b>President</b>	Judy Lily Charlotte Association
<b>Vice President</b>	Diane Gallimore Triad Association
<b>Recording Secretary</b>	Pam Toney Gastonia Association
<b>Treasurer</b>	Annette Robbins ENC Association

FEBRUARY IS HEART MONTH,



BLACK HISTORY MONTH



AND VALENTINE'S DAY ON THE 14<sup>TH</sup>.



ENJOY!!!

FEBRUARY 19, 2007 PRESIDENT'S  
DAY



**Mount Rushmore**

Honor Veterans, fly the flag.



REMINDER...

SPRINGBOARD is right around the corner. March 9 to 11<sup>th</sup>, 2007 at the Marriott Executive Park Hotel in Charlotte, NC. Cabarrus County CPI is hosting the conference.



Don't forget to be working on Walk A Thon pledges to bring to the conference.

President Judy also has plans for honoring our Local Association Presidents at the Saturday dinner.

You won't want to miss the networking, education and fun. There will be several informative workshops, one on "Membership," something we all can use in our local associations.



TIPS FOR AVOIDING FORECLOSURE  
FRAUD

Foreclosure fraud is becoming a common problem in the United States, according to experts and law enforcement officials.

Homeowners can lose all the equity in their homes or their homes as part of these scams, which are sometimes called "foreclosure rescue scams."

Here are some tips on how to avoid these scams:

1. Try contacting the mortgage lender to work out a payment plan if you are having trouble meeting your mortgage.
2. Don't sign any documents before reviewing them carefully.

3. Be aware that signing any kind of deed, such as a warranty deed or quick claim deed, means you are selling your home.
4. Contact a private attorney or housing counselor approved by the US Dept. of Housing and Urban Development to help review any documents before signing. Information about foreclosure and approved housing counselors is available at [www.hud.gov/foreclosure](http://www.hud.gov/foreclosure) or by phone at 800-569-4287.
5. Be suspicious of anyone who contacts you first or offers "bargain loans" or "easy credit."



The best way to clean a computer keyboard: Unplug it, turn it upside down over a trash can and lightly shake out dirt and dust. A soft brush may also be used between the keys. Clean the keys with a cloth lightly dampened with rubbing alcohol. Run a fabric softener sheet over the keys to cut down on dust attracting static.



## News from NC Local Associations

### CABARRUS COUNTY

Credit Professionals of Cabarrus County met at the Red Pig in Concord on Tuesday, January 9, 2007.

Mary Isenhour was our special guest speaker. Mary also conducted our White Elephant Sale. We had lots of good items and made a fair amount of money. Mary always does a wonderful job.

Plans were discussed and made for Springboard meeting to be held in March at the Marriott in Charlotte.

Lucille Furr was voted Credit Professional of the quarter.

### CHARLOTTE

Helen Neil had surgery 1/17/07. Her niece will be staying with her at home after the surgery. Please keep her in your prayers.

### EASTERN NORTH CAROLINA

CPI of Eastern NC met Tuesday night, January 16, 2007 at 6:30 PM at the Riverside Steak Bar in Greenville, NC.

All members were given copies of The Carolines.

Mildred Porter celebrated her Birthday on January 15, 2007. She received Happy Birthday wishes.

Members were reminded of Spring Board March 9 - 11, 2007 in Charlotte, NC.

Members were reminded to get contributions for the Walk-A-Thon to be held at Spring Board.

We had two lessons from the manual. Marie Mills taught the lesson, "Learn to Recognize Counterfeit Money." Annette Robbins taught the lesson, "Eight Habits to Enhance Your Life."

Marvin Robbins, President

### FUQUAY VARINA

Fuquay-Varina CPI held its monthly meeting January 11, 2007 at Cooley's Restaurant with 8 members attending.

Plans were made for the Spring Walk-A-Thon, Scholarship's and Conference attendance.

It was reported that Edythe Holleman was fully recovered from her falls before Christmas.

Thank goodness nothing was broken and there seems to be no medical problems.

Hi Everyone, I have some sad news to report. Lucille Sublett passed away yesterday (1/25/07). The niece that has looked after Lucille and been with her at all times is Brenda Coates, 7125 Jeffrey Drive, Raleigh, NC 27603. I know she would appreciate a card.

Lucille was a very Special Lady and Friend and will be greatly missed by us all. She was a very active member of Fuquay-Varina and had attended their meeting last Thursday. Carolyn Blackburn said they attended together and that they had a great time. Carolyn said that several from Fuquay-Varina were planning to attend her services. Please keep Lucille's family in your prayers. Love Gail O.

## GASTONIA

The Credit Professionals of Gastonia held our regular meeting on Tuesday, January 9, 2007 at RJ Gators in Gastonia. Our Speaker for the evening was Dr. Gene Radford from the Metrolina Nephrology Associates, PA his topic was "Health & Well Being—Kidney & Dialysis Education".

Member News: Linda Rhyne is recovering from Double Surgery on Monday, January 8<sup>th</sup>. She is recovering well, but please remember her in your thoughts and prayers as she recovers completely. She is our traveler..... but she will be off the road for awhile.....till she recovers completely!!

Laura Layel is recovering form Cataract Surgery done on January 8<sup>th</sup>. Please remember her in your prayers too.

Carolyn Huggins attended the Women of Church Workshop in Burlington on January 6<sup>th</sup> for an all day Retreat. Her Grandson has joined the Few, the Proud, the Marines and has left for Book Camp on January 8<sup>th</sup>.

Martha Harvell and Danny went to Ocean Drive to go "Shopping in the Sands". We can not keep her away from the Sand!

Helen Shaw has been very busy with Senior Classes in Lincolnton on Nutrition and Caregivers. Helen has already begun her travels; she has already made a trip to the mountains this month.....she didn't see any snow!

Pam Toney is loosening up a little.... Her son Jordan has gotten his license and is driving his self to school. Although he calls his Mommy everyday when he gets to school, just so she can breathe again!

Tammy Rucker has been taken it easy this month and trying to avoid all the sickness she has been surrounded by. She will be attending a Facial Party on January 15<sup>th</sup> just to pamper herself. Followed by Manicure and Pedicure....oh yes this is her Spa Day Off.

Brenda Peeler has been MIA... We hope all is well with her. She may be just staying out of the cold...since it finally turned off to be Winter.

## TRIAD

Betsy Higgins presented the program "Seven Steps to Less Stress" at the regular meeting on 2/16/07. Members were encouraged to attend Spring Board and Betsy will be in charge of Triad's Walk-A-Thon.

### ***New Members***

Sally Adams

### ***Promotions/Employment Changes***

Eva Nifong to Regional Operations Resource Specialist

### ***Illnesses or Deaths***

Diane Gallimore and Eva Nifong lost their aunt. Darold Kirk (Jewell's husband) is not doing well.

Mary Jane Sears is still fighting her battles with her heart and bone deterioration.

Esther Brinkley's new grandbaby is doing well now.

