



THE CAROLINES

VOLUME 2 ISSUE 12 SEPTEMBER 2005
NORTH CAROLINA CREDIT PROFESSIONALS INTERNATIONAL
WINGS

W-WISDOM I-INTEGRITY N-NETWORKING G-GROWTH S-SUCCESS

NORTH CAROLINA STATE OFFICERS FOR 2004-2005

President Darlene Eason
Charlotte Association
Vice President Tammy Rucker
Gastonia Association
Recording Secretary Judy Lily
Charlotte Association
Treasurer Diane Gallimore
Triad Association



If you have not registered for State Conference, it is not too late. Let Diane Gallimore or my self know if you are coming and you can pay for registration at the conference. Hope to see you all there!

Darlene Eason, President
NC CPI

CPI Members Hurricane Update:

I continue to update the District 3 and 4 web site with the latest news on our members who were in the path of the hurricane.

<http://www.creditprofessionals.org/3and4/news.html> but wanted to let you know a little more detail. So far all of our members and their families seem to have come through OK.

We have had phone confirmations with or about Nona, Bonnie Burns, Bettie Martin, (Mississippi), Glen Boutwell (Florida), and Pat Porter (Alabama) and so far the news is good, although there is damage and power outages that some have to deal with. The Lake Charles CPI members are helping out with evacuees. Still no word yet on Baton Rouge and New Orleans members. See website for further information.

Carol Neal, CCBE/MPCE
Immediate Past International President

Banking News:



RBC Centura Bank plans to move its U.S. headquarters to Raleigh, according to the president of the N.C. Bankers Association.

The announcement could come as soon as Aug. 30, said Thad Woodard, president of the association.

RBC Centura has already moved many of its top managers from Rocky Mount to its corporate offices in Raleigh over the past few months, but may build a downtown headquarters.

"This move would be a major affirmation that the downtown revival is working," said Nancy Hormann, chief executive of the Downtown Raleigh Alliance, a downtown development group.

Any investments in the area would not result in fewer jobs in Rocky Mount, where RBC Centura employs about 1,000 people, company spokeswoman Kristen Doherty has said. RBC Centura is the U.S. bank subsidiary of Toronto's Royal Bank of Canada. It has \$20 billion in assets and about 3,700 employees in five Southeastern states. The company has about 270 branches in North Carolina, South Carolina, Virginia, Georgia and Florida.



HOW TO USE FAILURE TO MAKE YOU STRONGER!

No one wants to be considered a "failure." We think, "If I fail what will happen? What will others think? Will I be considered worthless? Will anyone love me? Will my boss lose confidence in me?"

Some problems that arise from those kinds of fear are, we become indecisive, or turn in to perfectionist, or even become workaholics and stressed to the max.

Failure can:

Force us to reevaluate what's important in life.

Reflect on our life's direction.

Make us pay attention to the bigger issues of life.

It can develop character. If we are always successful in everything we become complacent, self-absorbed, arrogant and lazy.

We usually learn more from failure than success. We may be staying in a comfort zone where we feel there is no chance for failure. Don't be afraid of failure. You could end up a better person for it if you allow it to make you better not bitter! Everyone fails at one time or another.

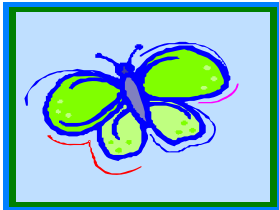
Adapted from, *Bouncing Back From Failure* by Rick Warren

TEN WAYS TO DECREASE YOUR DEBT



- 2) Total up your debts-how much do you owe.
2. Examine the reasons you take on more debt than you can handle.
3. Stop dodging creditors, be honest with them about your situation.
4. Get your credit report at www.myfico.com.
5. Pay more than the minimum on your credit cards.
6. Eliminate most credit card offers by calling 888-5OPTOUT. Shred those that come in the mail.
7. Make a budget and stick to it, even if you have to cut your spending.
8. Use coupons, comparison shop and look for other ways to save.
9. Find extra income by downsizing, getting a part time job, yard sales etc.
10. See a financial counselor if you really need one.

A recent survey found more Americans are concerned with they physical fitness than their financial situations. America is up to \$2.1 trillion in consumer debt!!



NEWS FROM OUR LOCAL ASSOCIATIONS:

CABARRUS COUNTY

Cabarrus County picnic was held August 10, 2005.

CHARLOTTE

The Charlotte Association met August 25th at 6:30pm. Plans were made for hosting the hospitality suite for State Conference and President Darlene's installation. We awarded 3 scholarships for \$500.00 each to Lisa Marie Owens, Casey Deal and Alison Cline.

Plans are underway for a credit seminar in October date to be announced.

Current officers were elected to serve another term for next year. Our September meeting will be held at the Marriott during State Conference, with installation of officers scheduled for October 27th at 6:30 at the Charlotte Marriott.

EASTERN NORTH CAROLINA

CPI of Eastern NC met Tuesday night August 16,2005 at 6:30 PM at the Riverside Steak Bar in Greenville, NC. Members were given invitations to the pig pick'n and installation on October 1,2005 at the home of Marvin and Annette Robbins at 6:00 PM.

Invitations have been mailed to all local Presidents. All members were given a copy of the Carolines. Virginia Tew Nominating Chairman presented a slate of officers for 2005-2006.

Everyone was reminded to send in their State President's Project "Wings". Almost everyone had already done so. Gail Ottinger installed our new member, Marvin Robbins and presented him with the new CPI pin. Annette Robbins taught our lesson on "If This Is So Common, How Can It Be So Costly." Gail Ottinger, Virginia Tew, Marvin and Annette Robbins plan to attend the State Conference, September 16-18, 2005 at the Marriott Executive Park Hotel in Charlotte, NC.

FUQUAY VARINA

Fuquay-Varina CPI members have been busy celebrating this month. We have six members who have August birthdays. They are: Jene Elkins 8/19; Kelly McIver 8/19;

Amy Tudor 8/21; Annettie Steed 8/22; Claudia Carroll 8/24; and Edie Holleman 8/31. I'll bet there's not another association with so many members turning thirty-nine!!! We also had two anniversaries: Claudia Carroll and Christine Powell.

Jene Elkins is planning to move to Virginia in October to live with her son, Jeff. That will be quite an adjustment for Jene and for the F-V CPI members. She assures us though that she will continue her membership and visit often.

Carolyn Blackburn has been spending a lot of time with her son, Mark, who has been very ill. Billy Powell, Christine's husband continues to be extremely ill. He had major surgery again last week. Please keep both Carolyn and Christine and their families in your prayers. Brenda Wester had major excitement this week.



Someone knocked open the back door of her office and stole her computer, digital camera and everything electronic. Her office was in shambles!! What a mess! Paulette Jackson is staying busy helping to plan that dream wedding for her daughter, Angela. Between that and her beach trips, she stays pretty occupied.

Plans are underway for those planning to attend Fall Conference. -- We look forward to seeing you there---

Annettie Steed

GASTONIA

TRIAD

Business Professionals of the Triad had their regular monthly meeting August 23, 2005 at the Women's Club in High Point. Betsy Higgins spoke on "First Impressions."

A auction was held to benefit our education fund. It was fun but certain sisters seemed to have all the winning numbers!!! Esther and her mom attended the Cabarrus Summer outing at Kathy Casper's home. Esther, her mom and sister went to the beach August 24, 2005 for the week and visited with Annette and Marvin Robbins at their place on Emerald Isle.

Wanda Caylor, Diane Gallimore and Eva Nifong worked the Hospice "Taste of the Town" fund raiser August 16, 2005. Linda Ayers handed out Innisbrook Flyers for one of our annual fundraisers, hoping to get a jump on the school fundraisers. The High Point Police Dept will speak at our September Meeting on "Handling Irate Customers."

Improve your visual efficiency at your computer by:

1. Take alternative task breaks during the day.
2. When viewing the screens with dark backgrounds, use lower lighting.
3. The brightness of the computer screen and surroundings should be closely matched.
4. Contrast: Dark characters on a dark screen are generally more legible than light characters on a dark screen.
5. Minimize glare on your computer screen. To locate places of glare, place a small mirror in front of your computer screen. Keep your computer screen clean.
6. Use an adjustable chair that allows you to sit at a comfortable height, angle and distance from the computer.