

Take Me

September/October 2009

# Savoir-Faire

News



**CHARLES CLARK, OWNER AND FOUNDER  
POETIC PLAYERS ATHLETICS**

Savoir-Faire News A Monthly  
Newspaper  
Published by Savoir-Faire  
Communications, Inc.

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A Minority  
Business  
Enterprise

# Charles Clark Owner of Poetic Players



said that he tried the college route, but after switching his major three years in a row, he decided what he really wanted to do was "make money." He felt that he was ready to take the "business jump" even before getting a college degree. So, in 2005, Poetic Players was brought to life.

Clark began by studying the work of many successful fashion designers, such as Mark Echo. "I was fascinated by Mark Echo, and how he started off as a graffiti artist," the designer said. Clark's family and friends are really proud of him and yet surprised because of his past as a teenage busy body, running the streets with no much to do but hang out with street thugs. According to Clark, "I

really didn't fit in, I just didn't know what to do with myself. I had an uncle that really inspired me. He made me realize that I was hanging with the wrong crowd. It was not until I failed the 12th grade, did I realize that I needed to grow up. My brother was just one year behind me. Having to be in the same grade with him and all his friends really humbled me. I knew didn't want to be a bum, so I prayed to God to send me an answer as to why I was here," he said.

"I was really shy growing up," Clark said. "I was a real introvert. I got picked on everyday in 9th grade for being shy. Since then, I have come out a lot. I was always creative and artistic. I love to draw. My mother was an Art

teacher in Charlotte at Berean Junior High. Her name is Francis Clark. Because of my father, I was able to realize why I needed to start my own business. He drove a truck for 30 years, and when it came close to his retirement, his company tried everything to get him fired. He was accused of things that he did not do. So, after I spent seven years in the workplace, I decided that I wanted to do my own thing. I am very proud of the fact that I am the first entrepreneur in my family. It gives me such a sense of worthiness. I felt so good when one of my young, female cousins told me that she really admired me. This gave me such a great feeling. That was my reassurance that this is what I am supposed to do."

Clark is 32 and single, but hopes to start a family one day, but right now he said that he needs to concentrate on his work. That way he can be prepared for the next step when that time comes.

You can view some of Charles' clothing designs at [www.poeticplayers.com](http://www.poeticplayers.com)

## Student Backup A "Must Have for The New School Year"

*Parents can now provide students with backup*

According to a survey conducted at the Cornell University Johnson School of Business, most students will experience computer failures during their academic life and will lose important data. The study found that more than 70% of students never back up their files, including notes, term papers, research material and presentations. Having seen this problem first hand, mothers of college students, Maggie Tolkin and Amy Motschwiller, introduced Student Backup in 2005. Since then, the students who use Student Backup have been able to retrieve important data and files when computers were lost or stolen or when catastrophic computer failures occurred. Parents who purchased Student Backup enabled their children to successfully retrieve important school work, allowing them to meet their academic requirements and deadlines.

With the support of family and a partnership with Adam Schwam of Sandwire, who is an active partner and provides the technical and design assis-

tance, the software product successfully was introduced into the marketplace. Student Backup remains committed to providing parents and students with a backup product that gives them peace of mind. Now for the 2009 back-to-school season the company has introduced an enhanced version of the product that is Mac-compatible, offers unlimited backup storage space and includes military-grade encryption of files with automatic redundant remote backup.

"Parents want their children to have the right tools to succeed in school. From our research and personal experience we know that computer failures, viruses, theft or loss of a computer are catastrophic setbacks that strike nearly everyone who uses a Mac, PC or laptop. Student Backup is inexpensive at \$49 per year or \$149 for a four-year subscription, and is an "insurance policy" parents should give to their elementary school, high school or college students to protect against loss of their hard work."

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# Lowes Donates \$250,000 to UNCF'S Emergency Student Aid Campaign To Help Students Graduate

-UNCF—the United Negro College Fund—the nation's largest and most effective minority education organization, received \$250,000 from Lowe's Charitable and Educational Foundation (LCEF) to support UNCF's Emergency Student Aid Campaign, an initiative to help thousands of recession-impacted students at UNCF's 39 member historically black colleges and universities enroll for their senior year and receive their college degree.

"Lowe's contribution to UNCF's Emergency Student Aid Campaign is a lifeline to students whose college education is threatened by the recession," said Michael L. Lomax, Ph.D., UNCF president and CEO. "The Emergency Student Aid Campaign is for the students. Thousands of stu-

dents at UNCF member colleges have seen family contributions reduced or eliminated due to job loss and pay cuts. The credit crunch has squeezed private student loans off the market. Many of these students wouldn't have been able to register this fall if Lowe's hadn't stepped up."

While the Lowe's Charitable and Educational Foundation grant will reach all 39 UNCF-member institutions, the grant will primarily focus on assisting students at UNCF-member colleges in four states: North Carolina, Georgia, Louisiana and Virginia. Lowe's Charitable and Educational Foundation worked with UNCF to determine where it could provide the most impact to students who were in danger of not graduating due to a financial gap.

proving communities begins by supporting organizations that give students the resources to become tomorrow's employees, homeowners and community leaders," said Larry Stone, chairman of Lowe's Charitable and Educational Foundation. "By supporting organizations like UNCF, Lowe's is contributing to a cause that is important to our customers and employees and invests in helping students achieve their fullest potential by completing their college degrees."

To make a donation to UNCF's Emergency Student Aid Campaign, visit [www.uncf.org](http://www.uncf.org) and click on Emergency Student Aid or call 1-800-332-UNCF (8623) to help keep kids in college.

Since its founding, UNCF has helped 350,000 students earn degrees

universities. Today, 55,000 students attend UNCF member institutions each year.

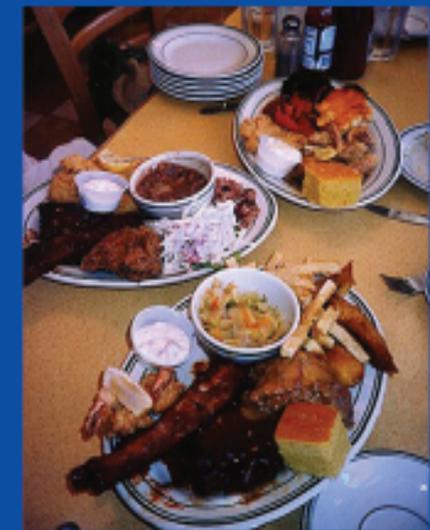
## About UNCF

UNCF—the United Negro College Fund—is the nation's largest and most effective minority education organization. To serve youth, the community and the nation, UNCF supports students' education and development through scholarships and other programs, strengthens its 39 member colleges and universities, and advocates for the importance of minority education. UNCF institutions and other historically black colleges and universities are highly effective, awarding 18 percent of African American baccalaureate degrees. UNCF administers more than 400 programs, including scholarship, internship and fellowship, mentoring, summer enrichment, and curriculum and faculty development programs. Today, UNCF supports more than 60,000 students at over 900 colleges and universities across the country. Its logo features the UNCF torch of leadership in education and its widely recognized motto, "A mind is a terrible thing to waste."® Learn more at [www.UNCF.org](http://www.UNCF.org)

## ABOUT LOWE'S

Lowe's is a proud supporter of Habitat for Humanity International, American Red Cross, United Way of America, and the Home Safety Council, in addition to numerous non-profit organizations and programs that help communities across the country. In 2008, Lowe's and the Lowe's Charitable and Educational Foundation together contributed more than \$25 million to support community and education projects in the United States and Canada. Lowe's also encourages volunteerism through the Lowe's Heroes program, a company-wide employee volunteer initiative. Lowe's is a FORTUNE® 50 company with fiscal year 2008 sales of \$48.2 billion and has more than 1,675 stores in the United States and Canada. For more information, visit [Lowe's.com/community](http://Lowe's.com/community).

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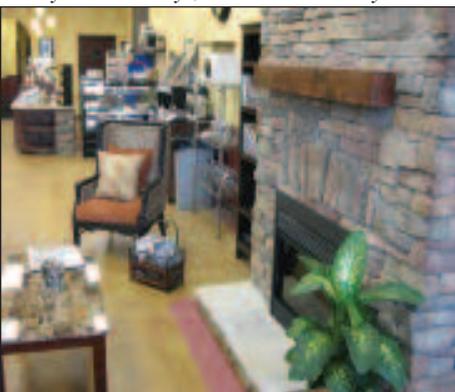
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# Diversity Den Cafe Opens in Concord



Joyce Saint-Cyr, Owner Diversity Den



By Jeanette Sterling

According to Joyce Saint-Cyr, Owner of Diversity Den Cafe, "Diversity is very important to me." "I want to make a greater impact, that's why diversity is a necessity at Diversity Den Cafe," said Joyce. Living in Concord, Joyce felt the need to create an atmosphere based on diversity, a place where people would feel free to come and hang out, where nationality doesn't matter. Diversity is not new to Joyce, Joyce's own family is very diverse, her family is from Haiti, she is American, her son's wife is from Bangladesh, and her uncle was raised by an Orthodox Jewish family.

Joyce would like to encourage all people to come and mingle, from college students to executives. Diversity Den is a place for all backgrounds.

Diversity Den Cafe offers free Wifi, Latte/Espresso, 100% crushed fruit smoothies, cappuccinos, mixed beverages and entrees..

Please check out the website@www.diversityden.com for Blues, Jazz, Christian Rock and Spoken word nights.

You can call Joyce directly to schedule events by calling (704) 792-CAFE (2233)

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# Entertainment

## Lunden De'Leon A Woman Of Many Talents



Voted by The Ave Magazine as "One of the Most Significant Women In Entertainment" alongside Oprah Winfrey, Halle Berry and Selma Hayek, fans recall first being introduced to the actress/music mogul Lunden De'Leon as Joanne Mbutu on the hit television series *Vital Signs*.

Years later, the sultry actress cata-

pulted that breakout role into a successful career with quite an impressive track-record by creating a number of unforgettable performances and starring in over fifty movies and television shows like the 20th Century Fox Movie *The Ladies Room*, *Surviving Paradise*, *Fury*, *Faux-Pas*, *Cryptz*, the HBO award-winning film *Kickin' Chicken* and the NBC hit comedy

"Just Shoot Me."

With a successful acting career under her belt, Lunden De'Leon went on to create and executive produce numerous independent films including the suspense thriller "*Irrebuttable Presumption*," "*Undercover*" and "*Veronica's Secret*."

Featured in *Forbes*, *Marie Claire*, *Entrepreneur Magazine*, *Business Week*, *Women's Wall Street*, *Black Enterprise* and many more, in fall 2003 Lunden opened the doors to her Los Angeles based record label and made headlines around the world for releasing a punk remake of Jimi Hendrix's classic *Purple Haze*.

In May 2004, Lunden was inducted into the Caribbean Hall of Fame alongside such legends as Bob Marley and Sidney Poitier. Known for her compassion, confidence and inspirational achievements, Los Angeles Mayor James K. Hahn issued a special proclamation declaring February 7th as Lunden De'Leon Day in the City of Los Angeles. Lunden recently ran for County Councilwoman in her home state of South Carolina.

**Buju Banton and Gramps Morgan concert at Amos' Southend September 23rd**



### Buju Banton Live in Concert

Amos' Southend - Charlotte, NC Carolina Reggae Vibes and Reggae Central are proud to present the Reggae icon Buju Banton live in concert in Charlotte at Amos' Southend on Wednesday, September 23, 2009.

Buju's guests will include Nikki Burt, Angel Shalome, The Shiloh Band, Pure Fiyah Band, DJ Life and King Agony.

Gramps Morgan from Morgan Heritage has just been added to the line-up! Check him out on India.Arie's latest single and video "Therapy".

Tickets are on sale now at Reggae Central or online at [www.carolinareggaevibes.com](http://www.carolinareggaevibes.com)

# Peachtree Village Film Festival in Atlanta Sept. 24-27



Rockmond Dunbar



PVIFF 2009 is coming to Atlanta on Sep. 24-27th featuring stellar international independent films, ground breaking panels, parties, celebrity attractions, networking mixers and much more. PVIFF has recently partnered with the International Soul Music Summit (ISMS) featuring some of Neo Soul's hottest artists such as Musiq Soulchild, Angie Stone, Musiq, Eric Roberson, Kem and many more (visit: [www.soulmusicsummit.net](http://www.soulmusicsummit.net)).

PVIFF & ISMS will take over Atlanta on Sep. 24-27th. The opening night reception will be a co-partnership effort between PVIFF and ISMS at the Renaissance Hotel (Downtown Atlanta) featuring live entertainment, food, the extended trailer viewing of the new film Pastor Brown featuring

Nicole Ari Parker, Tasha Smith, Angie Stone, Rockmond Dunbar etc. and much more. Nicole Ari Parker, Angie Stone and writer Rhonda Baraka will be in attendance for a Q&A session following the trailer screening. Seating is Limited

#### OMAR BENSON MILLER

On Sunday Sep. 27th at the Rialto Center for The Arts at GA State University PVIFF will be awarding actor Omar Benson Miller (8 Mile, The Express, Miracle At St. Anna etc.) with a Rising Star award. PVIFF will also award this year's Best Feature Film, Best Short Film, Best Screenplay, Best Foreign Film, Best Documentary and a very special Cinema Icon Award and much more. You don't want to miss PVIFF this year. Get

your tickets today!

#### ROCKMOND DUNBAR

Acclaimed actor from hit TV shows "Soul Food" and "Prison Break," films "The Family That Preys," "Pastor Brown" (Director) and more will join the Pitchathon

as well as the Mentor Session at PVIFF. Aspiring filmmakers and actors will have an opportunity to learn from a this successful actor and director.

#### MALCOLM LEE

Highly acclaimed director Malcolm Lee will join the Info-Tainment Mentor Session and the Directors Workshop as well as award the Best Feature Film Award to the winning PVIFF filmmaker on Sunday, Sep.

27th

7 p.m. at the Woodruff Arts Center, Atlanta. Lee is known for hit films "The Best Man," "Roll Bounce," "Welcome Home Roscoe Jenkins" and more.

All tickets can be purchased at: [WWW.PVIFF.EVENTBRITE.COM](http://WWW.PVIFF.EVENTBRITE.COM)

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# Your Health Matters

## 5 Ways to Banish Stress

Feeling a bit stressed these days? You're not alone.

According to the American Psychological Association (APA), two-thirds of all visits to a family physician are stress-related. While stress may seem like something with which everyone must cope, it's actually a very real medical condition and one that should be taken seriously. Stress can be linked to many major causes of death -- heart disease, cancer, lung ailments, accidents, cirrhosis of the liver, and suicide.

According to HowStuffWorks.com, when under stress your brain sends messages to your body to release certain hormones, such as adrenaline and cortisol. The hormones cause your heart rate and blood pressure to rise, your muscles to tense up and your breathing to become

short and shallow. Your digestive and immune systems shut down so that you can focus all your body's energy on the task at hand. Because the entire body can be affected by stress, it's difficult to pinpoint one symptom that can be indicative of the condition. Headaches, bodily aches and pains, insomnia, anxiety, etc. --all of these symptoms may be traced back to stress.

Stress can affect personal and professional lives. Sixty-two percent of Americans say work has a significant impact on stress levels, according to the APA, and job insecurity is a major factor. In light of mass layoffs and economic uncertainty, job stress has taken on even greater impact.

So how does one handle stress? Here are some suggestions for remaining calm.

1. Visualization: Many people find meditation or positive visualization a good way to tame stress. Envision a calm and peaceful place and take yourself there whenever you feel stress coming on. Even quietly chanting that the situation will pass soon can help calm nerves.

2. Remove yourself from the stressful situation: When possible, get away from the stress for a few moments. For example, if a work report is causing you to tear your hair out, leave the office, take a brief stroll and grab a snack. Coming back to the task rested and calm may bring a new perspective. This can also work for a parent agitated by a child. Instead of putting the child in a "time out," put yourself in one instead. Find a quiet spot (even a bathroom) and take a few deep breaths.

3. Try exercise: Exercise can be very

good at pumping endorphins through the body, which provide a feel-good sensation. Exercise can also work the tension out of the body and give your mind something else to think about.

4. Do something you enjoy: Maybe you enjoy the pampering of a massage or pedicure, or the thrill of being out on the golf course. Turn your mind to a task you enjoy and take some time out to do it. A life balanced by work and enjoyable activities could be less stressful.

5. Talk to a doctor: Some bio-feedback or counseling may guide you through ways to alleviate stress. A family physician may also think it's a good idea to prescribe medication, primarily if stress is short-term from a traumatic event. You can work with doctors to develop a program that works for you and your overall health.



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The photo on the left is before. The photo on the right is just three weeks after surgery.



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# What Are Skin Tags?

Rub your hand across your neck or chest. If you feel small balls protruding from the skin surface, you probably have skin tags.

Acrochordons, also known as skin tags, are a benign condition of the skin. They appear as flesh-colored pieces of tissue or small bits of skin protruding from the rest of the skin by a thin stalk. About half of the population will develop skin tags at one point in their lives.

Although they may appear troublesome and are actually a type of tumor, skin tags are relatively innocuous and quite common. They have not been found to become cancerous if left untreated.

Skin tags can be as small as a pinpoint or as large as a grape, and form just about anywhere on the body. But they are typically found where there is excessive friction of the skin, whether from rubbing up against other

skin or contact from clothing. Therefore the neck, upper chest, underarms, groin folds, and under the breasts are common areas to find skin tags.

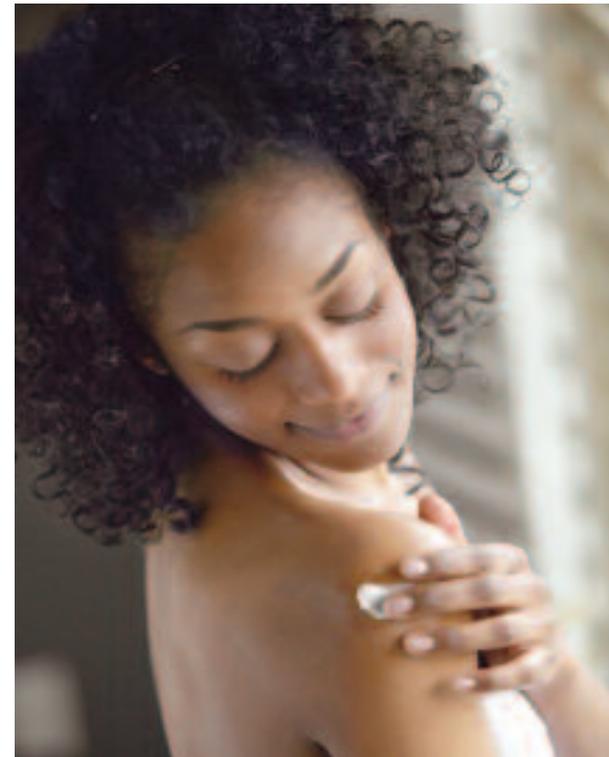
Acrochordons do not cause any physical problems. They may become itchy or irritated if friction is prolonged. If a tag is caught on clothing or snagged another way, there can be a small amount of pain and slight bleeding. The most common reason for skin tag removal is not due to a physical ailment, but for cosmetic reasons.

Removal of skin tags can take place in a number of ways. Dermatologists and primary care physicians are qualified to remove them. Keep in mind that skin tag removal is often considered a cosmetic procedure and may not be covered by all insurance plans. Removal may consist of cutting off (excision) or freezing the tag (cryosurgery). Depending upon the

size, a mild topical anesthetic may be used.

Many skin tag sufferers tend to take removal into their own hands. Stopping blood flow to the tag base (ligation) will cause the tag to fall off on its own. So a small piece of thread tied around the tag can achieve this. Some people just pull them off and face the mild bleeding.

There is no evidence that removing skin tags will enable a greater number to grow in their place. However, skin tags seem to proliferate as a person ages, in obese people, and in people with type 2 diabetes mellitus. Pregnant women may also be more apt to get skin tags thanks to hormonal changes in the body.



*Though they might appear troublesome, skin tags are relatively common and, in most cases,*

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# What's Next, Bootleg Medicine?

Editorial By Charles Salisbury

Few of you can recall living during the Prohibition period in the U.S. The time was 1916 and the culmination of nearly a century of Prohibition movements were finally having their way. Religious groups considered alcohol, or at least, drunkenness, "A national curse."

So almost half the states --- 23 out of 48--- had adopted anti-saloon legislation. Many states prohibited the manufacture of alcoholic beverages as well and by January 1919 the states ratified the 18th Amendment which placed a national ban on the manufacture and transportation of intoxicating liquor. Enforcement was difficult until the Volstead Act of 1919 passed and gave the federal agents freedom to investigate and prosecute and further defined the law. Rather than curbing the consumption of alcohol it opened the way for organized crime and some cities and politicians actually flaunted the law and took advantage of the scarcity of alcohol



and profited from that. Bootlegging became big business but not for the government but rather for the criminals. Cities like Miami in Dade County, Florida were open for business as usual under criminal elements. Criminals like Al Capone in Chicago became household names. The government lost control and the taxes that went with alcohol sales and by 1933 the "noble experiment" was over and the passage of the 21st Amendment repealing Prohibition was ratified with 93 percent voting in favor of repeal. So much for the attempt to replace a problem by creating new laws to abolish it. It didn't work then

and it won't work now.

The establishment of a government run health care system is "needed" to correct the many flaws in our current system. The flaws are minor compared to the many controls, government expenses and inefficiencies that go with a complete makeover. It's one thing to improve the system by identifying the problems and finding solutions. It's quite another thing to create a whole new way of processing health care coverage. Prohibition didn't work because it was an overkill and went too far. People resisted and did what they wanted under new management. A major

healthcare reform will also fail because people will not give up their current system which works for them and their family. If need be there will be a whole new industry sprung up called Bootleg Medicine and it will flourish. The only question is who will control it. Certainly not the government if they mandate a government run health care system. Private health care will be against the law. Instead of experimenting with people's right to consume alcohol we are now experimenting with people's right to get the best health care for them and their families. Does anyone wonder why people are mad. I understand it and I know that people will not accept it and they will openly defy it. Is this just another example of people being pushed to far or what? I believe that anything other than Tort reform and extending open competition from health care providers that crosses state borders is DOA. What do you think? E-mail me: [chuck@tenpercentdown.com](mailto:chuck@tenpercentdown.com)



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# Finding a Home Health Care Company to Trust

Thousands of families are faced with the decision of where to turn when a loved one needs assistance or medical care. While an outside facility may be a first thought, many people routinely turn to home health care companies due to the comfort, financial savings and convenience they provide.

In general, home care is appropriate whenever a person prefers to stay at home but needs ongoing care that cannot easily or effectively be provided solely by family and friends, says the National Association for Home Care. Many people associate home care with the elderly, however it's also a viable option for babies, children, and young adults with disabilities or medical issues.

Home care generally costs one-fifth of what an outside care facility may charge with the main advantage of enabling people to receive competent, cost-effective care that is tailored to the needs of the client. Home care allows people with special health needs to go on living normal lives and experience a higher quality of life in the comfortable and healing environment of their own homes. Services may include any

of the following:

- \* Professional, ongoing health care, such as having a private duty nurse (registered nurse or licensed practical nurse) come to your home for extended hours of care -- like having ICU-level care in your home.

- \* Help with ventilator, tracheostomy, IV, gastrostomy tubes and other chronic medical needs that require professional nursing supervision and intervention.

- \* Skilled nursing visits to complete a single nursing task, set up a nursing plan or train care providers.

- \* Personal care, such as help with eating, grooming or getting around. This can also include some homemaking tasks that require assistance, such as cleaning or laundry.

While home care is intended to offer convenience, it's important to choose a company that goes beyond traditional health care to treat the emotional needs as well as the physical needs of your family member, while simultaneously providing safety and stability.

Accurate Home Care, LLC (www.accuratehomecare.com), a trusted Minnesota-based provider of quality home health care services offering private duty nursing and personal care assistants, suggests asking these questions when selecting a home care company.

- \* How do you match clients with employees? Can I choose the employees that will work with my family? Do your employees have any say in the families that they work for?

- \* What type of training does your staff go through? What training or continuing education do you require of your staff beyond what the state requires?

- \* Does your company have licensed social workers on staff that could serve the emotional needs of clients and families?

- \* How closely does the company's supervisor evaluate the quality of home care? Do you employ nursing managers?

- \* How are problems addressed and resolved? Who can you or another family member contact with requests, questions or complaints?

- \* When will service be provided and how do you manage scheduling? Is care available round-the-clock, if necessary?

- \* What procedures are in place for emergencies, such as a power failure or inclement weather?

- \* Can the company provide references, including a list of doctors, hospital discharge planners or other professionals who have experience with the agency, as well as a list of former clients?

- \* What are the credentials of the employee who will be in my home? Are all your caregivers licensed in their fields? Can he or she also provide individual references?

- \* How does the company handle expenses and billing? Have you ever been accused of fraud?

- \* Will I receive a written care plan before service begins?

Choosing a home health care company is not a decision to take lightly. Matching a family member with the right caregiver can mean happy and safe days ahead.



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# Money Saving Insurance Tips for Young Drivers



Typically, young adults pay more for car insurance than anyone else under age 70 because they are considered the riskiest drivers on the road. While there is no way for young adults to speed up the aging process, that doesn't mean they're helpless in the face of high insurance premiums.

Among the more popular ways for young and even seasoned drivers to lower their rates include the following: \* take a defensive driver course

\* raise comprehensive and collision coverage deductibles

\* commute using public transportation and let the insurance company know

\* buy a home or renter's policy with the same car insurance company

\* buy a safer car

Another way to save money on

auto insurance is to purchase a vehicle with front and side airbags, antilock brakes, automatic seatbelts, and daytime running lights. Many insurance companies give discounts for these safety features.

If the consumer owns an older vehicle, it may be a good idea to drop the collision and comprehensive coverages from the policy because both coverages require the insured to pay a deductible in the event they file a claim, and in some cases that may be more than the car is worth.

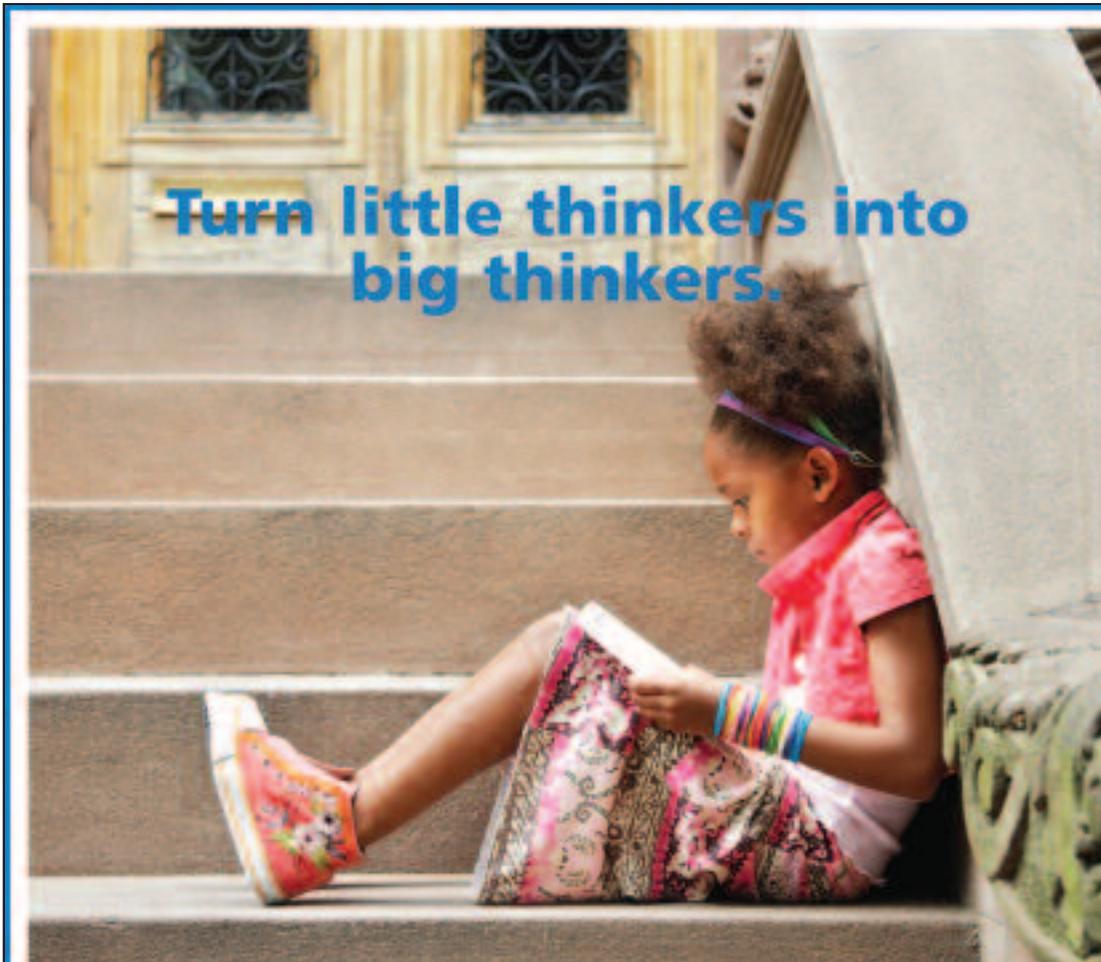
Vehicle owners who were recently married or turned 25 years of age will also notice a considerable drop in auto insurance rates because insurance companies view married couples and people 25 and older as more "stable" and less of a risk.

Young adult drivers who live with

their parents but don't own their own car can save money by staying on their parents' policy. This saves money because parents are considered lower-risk drivers and will likely have a better auto insurance rate than a young driver with their own policy.

Finally, look into what other insurance coverages you already have and see if you're paying for double coverage. If you have health insurance through your employer, you can waive Personal Injury Protection (PIP), which pays for your medical expenses in the event of an accident. At times, some car insurance companies will allow you to limit medical damages under your uninsured motorist coverage in exchange for a lower premium.

For additional information on saving money on car insurance, visit [www.insurance.com](http://www.insurance.com)



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# Small Businesses Won Record \$93.3 Billion in Federal Contracts

## *More Than Half of Federal Agencies Met 2008 Small Business Goal In SBA's Annual Contracting Scorecard*

Small businesses won a record \$93.3 billion in federal prime contracts in Fiscal Year 2008 (Oct. 1, 2007-Sept. 30, 2008), an increase of almost \$10 billion from 2007, according to the U.S. Small Business Administration's third annual small business procurement scorecard, released today. In addition, small disadvantaged businesses, women-owned businesses and service-disabled veteran-owned businesses increased their share of federal contracting dollars by at least \$1 billion to \$3 billion.

"This record \$93.3 billion in contracts to small businesses is significant, however, across the federal government we are committed to ensuring that the 23 percent goal is met and even exceeded going forward," SBA Administrator Karen Mills said. "Especially during these tough economic times, federal contracts for small businesses can be just the opportunity they need to continue to grow and create jobs. At the same time, the federal government gets access to some of the most innovative and best products and services."

Earlier this week, the Obama Administration reaffirmed its commitment to ensuring that minority-owned businesses, small businesses, including women and veteran-owned businesses have greater access to federal government contracting opportunities. Commerce Secretary Gary Locke and SBA Administrator Karen Mills announced a government-wide plan that includes federal agency procurement officials holding or participating in more than 200 events over the next 90 days to share information on government contracting opportunities, including those available under the American Recovery and Reinvestment Act.

"President Obama has made a commitment to ensuring that small

businesses have greater access to federal contracting opportunities and it is a commitment shared across this Administration," Mills said. "We have already begun taking aggressive steps to connect small businesses with contracting opportunities, as well as increase our outreach to federal agency procurement officers to make sure they get the information and tools they need to help them connect with these good, innovative small companies."

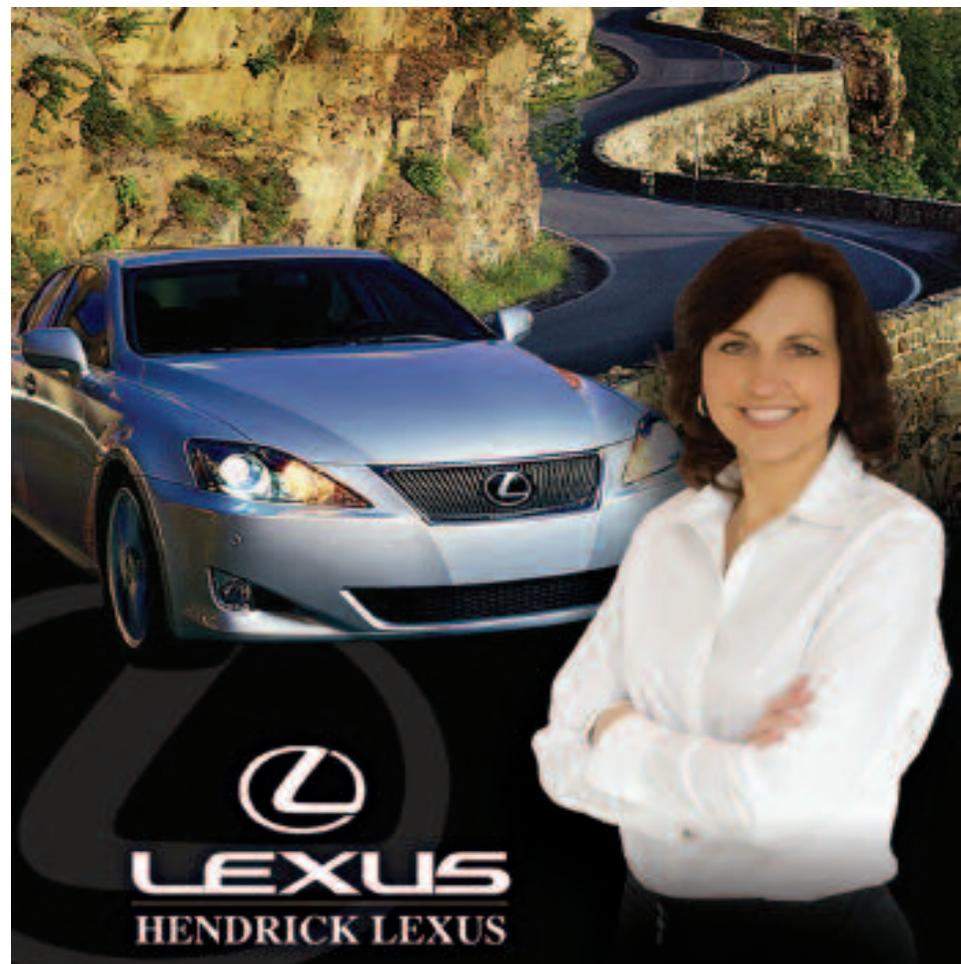
Small Business Procurement Scorecards provide an assessment of federal achievement in prime contracting to small businesses by the twenty-four Chief Financial Officers Act agencies. It also measures progress that departments are making to ensure small business opportunities remain an integral part of their acquisition of goods and services to meet mission objectives. The Scorecard was designed as an internal control and monitoring device to ensure that (1) federal agencies reach their small business and socio-economic goals, (2) accurate and transparent contracting data is used and (3) agency-specific progress is maintained. SBA is issuing the Small Business Procurement Scorecards for the third time.

The annual Scorecard rates federal agency performance in meeting the overall small business goal and the component contracting goals for small disadvantaged businesses, small businesses in HUB-Zones, and small businesses owned by women and service-disabled veterans. Procurement goals for federal procuring agencies may vary because the SBA negotiates individual goals with each federal procuring agency.

\* The following 13 agencies met small business contracting goals: the departments of Agriculture, Education, Energy, the Envi-

ronmental Protection Agency, General Services Administration, Health and Human Services, Homeland Security, Interior, National Aeronau-

tics and Space Administration, the Nuclear Regulatory Commission, Transportation, SBA and Veterans Affairs.



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# Back to School: Local Private School Provides On-Site Infirmary to Help Kids and Working Parents



Charlotte parents will have one less thing they have to worry about when the new school year starts at private school Rainbow Station--having to take time off work to stay home to care for a sick child.

That is because the Rainbow Station at Charlotte school for children aged 0-14 provides an on-site infirmary to care for children with common childhood illnesses such as colds or the chicken pox. Staffed by a pediatric nurse, the infirmary is known as "The Get Well Place" and

located at 9829 Providence Road West in a separate building from the school on the four-and-a-half acre campus. The infirmary is equipped with a reverse ventilation system to prevent any spreading of germs.

After a quick diagnosis by the attending pediatric nurse and a medical records check, children are sent to one of four rooms based on their symptoms: The Woozy Station for gastrointestinal illness, the Sniffle Stop for respiratory illness, the Spot Stop for chickenpox, and the Rest Stop for convalescent care.

"The Get Well Place' has proved popular with parents and employers alike," explained Rainbow Station founder and CEO Gail Johnson. "It is great backup support for parents, and since it helps reduce employee absenteeism many companies offer it as a benefit or recommended resource to their staff." "The Get Well Place" is one of only approximately 300 emergency backup facilities in the United States.

"The Get Well Place" is open from 7:30 a.m. to 5:30 p.m., Monday through Friday, and all mildly ill children from birth up to age 12 can go there, regardless of whether or not they are enrolled at Rainbow Station. Children are admitted on a first-come, first-served basis, with priority given to Rainbow Station children. The cost for mildly ill care is \$40.00 to register and \$42.00 per day; \$25.00 per half day of five hours or less. Reservations may be made in advance by calling the 24-hour Admission Hotline at 704-909-4525. Additional information on "The Get Well Place" is available online at [www.rainbowstation.org/loc-charlotte/services/gwp.html](http://www.rainbowstation.org/loc-charlotte/services/gwp.html)

Rainbow Station is an award-winning school headquartered in Richmond, Virginia. There are schools located in Virginia, North Carolina and Texas. Each

Rainbow Station school offers private nursery schools and pre-schools with extended day programming for children ages 0-14. Each campus offers a specially constructed "Village," which provides children the choice of attending curriculum-driven activities in the Apothecary, Arcade, Art Gallery, Café Rainbow, Club 5, Gymnasium, Theater, Toy Shoppe and the Village Green.

The school year starts September 8 and spaces are going fast. Registration and additional information for the Rainbow Station is available by visiting their website at [www.rainbowstation.org](http://www.rainbowstation.org)

Rainbow Station has been named a top-five finalist for Better Business Bureau International Torch Awards for Marketplace Excellence in 2008, a winner of the Better Business Bureau Torch Award for Marketplace Integrity in 2006-2007, and a Company That Cares. The school also adheres to the highest standards of quality as set forth by accrediting bodies. Rainbow Station Schools and applicable accreditations are listed on the website. Only a small percent of programs nationally achieve accreditation.

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# GIC Enhances Lives of the Mentally Challenged

Growing in Care, (GIC), a program funded under the CAP/MR/DD was established to help people in Charlotte who are mentally challenged, or developmentally disabled, or to provide help to those who care for the mentally challenged, and handicapped. GIC is a special place with special people. The founder and director, Adiaha Strange, a special needs teacher at Garringer High School took a personal interest in her students. She had the passion to provide further care for these children after age 19 and the drive and determination to help them achieve. She saw the need for housing, so she developed a home to care for a former student once he graduated.

According to Strange, there are very few places that mentally challenged people can go, especially after high school. GIC was developed to

provide care for these clients, as well as a wide range of services for other people who are displaced in society including the elderly. GIC provides a warm, nurturing, and loving environment. Students ages range from four years to seniors.

According to Sandra Gray, Assistant Director of Growing in Care, "It's very fulfilling to see students reach their goals. We provide pre-vocational and vocational services, personal care, living skills, and more. I started off just transporting a student to the center, however when I saw the love and passion that Adiaha felt for students, I began to feel like there was more that I could do. Adiaha helped me to see how important it is to help displaced persons get back into society; transitioning them into the community instead of institutionalizing them." Even though Sandra's back-

ground is in Engineering, she felt a greater need to be the assistant director of GIC. "Now, I share in the love, she explained."

GIC is currently operating under

a three-year accreditation. They are located at 2137 B Avenue, off Beaties Ford Road. Call 704-393-8206 for more information. Email gicquality@yahoo.com, or visit www.gicservices.org

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# College Readiness Increases Slightly Among ACT-Tested U.S. High School Grads, But Continued Effort to Improve Needed by States, Districts

The percentage of U.S. high school graduates meeting all four of ACT's College Readiness Benchmarks increased slightly in 2009 as the pool of students taking the ACT® continued to expand, according to the not-for-profit ACT's annual grad class report on college readiness, which was released today. Nevertheless, the findings suggest continued effort to improve college readiness is needed on the part of states and school districts.

The percentage of graduates ready to earn at least a "C" or higher in first-year college courses in all four subject areas tested on the ACT—English, math, reading and science—increased from 22 percent in 2008 to 23 percent in 2009. This percentage meeting all four benchmarks remains higher than in 2005 and 2006 and is the same as in 2007, when the pool of test-takers was likely less diverse in terms of academic preparation. A record nearly 1.5 million 2009 graduates took the ACT college admission and placement exam, up

from 1.

Based on the actual performance of successful students in college, the ACT College Readiness Benchmarks specify the minimum scores needed on each ACT subject-area test to indicate a student is ready to succeed (50 percent chance of earning a "B" or higher or about a 75 percent chance of earning a "C" or higher) in a typical first-year, credit-bearing college course in that subject area. Years of empirical ACT data indicate that students who meet or surpass the College Readiness Benchmarks are more likely than those who don't to go to college, stay in school and graduate with a college degree.

While the slight increase in students meeting all four benchmarks is encouraging, ACT's report makes clear there is still substantial room for improvement in college readiness. The large majority of U.S. high school graduates continue to lack at least some of the academic skills they will need to earn at least a "C" or higher in first-

year, for-credit college coursework. These findings underscore the need for school districts and states to focus their attention on the essential knowledge and skills needed for college and career readiness by all students.

"While there are certainly encouraging signs, the data overwhelmingly point to the need for continued improvement in our education system," said Cynthia B. Schmeiser, president and chief operating officer of ACT's education division. "Collectively, we all have an obligation and a responsibility to do everything within our power to make sure our nation's students are better prepared for college and work upon graduation. Our students, schools, districts, states and nation cannot afford otherwise."

"President Obama and I are committed to building excellent schools from cradle to career," said U.S. Secretary of Education Arne Duncan. "For more and more Americans, completing college is a prereq-

uisite for success in their careers. We need to increase the number of high school graduates who are prepared to succeed in college. The recent increase in college preparedness on the ACT is good news. But our students need to do dramatically better to guarantee their future economic success."

Lack of college readiness is again most evident in the areas of science and math. The findings show that only 28 percent of ACT-tested 2009 graduates (unchanged from 2008, up 2 percentage points from 2005) are ready for college-level biology, and just 42 percent (down 1 percentage point from 2008, up 1 percentage point from 2005) are ready for college-level algebra. In comparison, 67 percent (down 1 percentage point from 2008 and 2005) are ready for college-level English composition, while 53 percent (unchanged from 2008, up 1 percentage point from 2005) are ready for college-level social science.

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# SBA Launches New Online Training Course: 'How to Win Federal Contracts'

## Online Course Part of Federal Government-wide Initiative

The U.S. Small Business Administration today launched a new online training course to help strengthen access to contracting opportunities for small businesses, including those owned by women, minorities, disadvantaged individuals and veterans.

The training course, "Recovery Act Opportunities: How to Win Federal Contracts," is part of a federal government-wide initiative announced last month by President Obama and being led by SBA and the Department of Commerce.

"Government contracts can play a key role in helping small businesses turn the corner in terms of expansion and job creation," SBA Administrator Karen G. Mills said. "But make no mistake, the benefits the government receives are equally

as impressive - working with small businesses allows the federal government to work with some of the most innovative companies in America, often with direct contact with the CEO."

"The SBA online training course can help businesses access the federal purchasing system and position themselves to compete for the commercial opportunities offered by government contracting," Mills continued.

In announcing the government-wide initiative, President Obama reiterated his Administration's commitment to providing "our Nation's small businesses with maximum practicable opportunity to participate in federal government contracting." As part of the initiative, federal agency procurement officers are participating in more

than 200 events over the next several weeks to help connect small businesses with contracting opportunities. Additionally, SBA and Commerce are expanding their outreach to contracting officials across the federal government to ensure they have the tools to meet their annual contracting goals and increase opportunities to small businesses, including those owned by veterans, women and minorities, as well as those in designated HUBZones.

As part of the outreach to small businesses, the comprehensive online course uses both audio and script to provide information about the federal marketplace, contract rules and, most importantly, how to sell to the government and where to find contract and Recovery Act opportunities. The new training portal is a free online training course designed to assist entrepre-

neurs during this period of economic recovery. This self-paced, instructional guide provides an overview of the federal procurement process.

The Recovery Act Opportunities course is available on SBA's Web site at [www.sba.gov](http://www.sba.gov) or directly at [www.sba.gov/fedcontractingtraining](http://www.sba.gov/fedcontractingtraining). The course is indexed by subject matter to allow ease of use, and it includes multiple direct links to additional contracting resources.

The Recovery Act Opportunities course includes direct links that highlight the best contracting resources and engages small business owners in the contracting process. The course also includes practical and fundamental steps to engage business owners in the federal contracting arena.

## QS TopMBA.com Applicant Survey 2009 reveals impact of recession on the attitudes of international MBA candidates



London, 26/08/09: More MBA candidates than ever before are women; one-year MBAs are still in vogue and entrepreneurship has grown dramatically in popularity as an MBA specialization and an MBA career objective.

These are some of the key findings from the QS TopMBA.com Applicant Survey 2009 the world's most exhaustive research about the attitudes of international MBA candidates, released this week.

Reflecting the opinions of almost 4,000 MBA candidates from 35 countries, the Applicant Survey 2009 is the latest and most thorough research of its kind in the world. It's also the first hard data available on the impact the recession has had on business school candidates worldwide.

The 2009 report also reveals that self-employment as a post-MBA option is more popular than ever before. Meanwhile, loans are significantly down as a financing option, reflecting recessionary concerns.

Ross Geraghty, co-author of the report, says: "This is the first time that QS has empirical data on how the recession has impacted the attitudes of the world's MBA candidates. It's striking how entrepreneurship and self-employment have become popular among this set of respondents. It's also evident that concern over how to fund MBA programs has seen a shift away from considering loans as an option and towards scholarships and other funding alternatives."

The QS Applicant Survey, now in its 11th year, is the most thorough and eagerly-awaited data on the opinions of MBA candidates. Produced by QS, the world's leading career and education experts, it is sought after by program designers, deans, professors, the media and prospective MBA candidates alike.

Additional findings:

- Canada (57%) followed by USA (51%), Israel (51%), France (45%) and India (37%) are the top five loan seeking nations
- Non-profit and CSR have almost doubled (6.4% from 3.8%) as a desirable post-MBA career
- Russia, Mexico, Chile, Germany, Malaysia and South Africa have seen an increase in the numbers from their own population preferring to pursue an MBA at home
- 63% of MBA candidates expect to work more than 50 hours per work upon graduation
- Only 32% of women, compared with 43% of men, believe they will earn more than US\$100,000 per year after graduation. More salary data is available on request.

Nunzio Quacquarelli, Managing Director of QS and the QS World MBA Tour, from which the survey responses were collected in the fall of 2008 and spring of 2009, says: "Each year, the QS TopMBA.com Applicant Survey reveals unique results about MBA candidate trends. 2009 results suggest the economic crisis is causing MBA applicants to think deeply about how an MBA can help their career and give them the flexibility to withstand the future ups and downs in the business cycle. More people are applying to business school than ever, looking at more diverse careers, to internationalize their resume, to develop entrepreneurial skills or simply to broaden their business skills to ensure a more prosperous future."

# SBA Launches YouTube Channel Aim is to Reach Larger Audience through Popular Site



The U.S. Small Business Administration has begun posting informational videos on YouTube as it joins an increasing trend within the federal government to use the popular video-sharing web platform to reach a larger audience.

YouTube is a highly popular Web site, especially among younger people. SBA is intent on reaching this audience with its message of entrepreneurship, the importance of small business to the nation's economy, and information on the agency's programs and services.

"With millions of visitors, most of them under 35, YouTube offers a prime opportunity to use current technology and the appeal of a popular online platform to further promote the agency's programs and services," said SBA Administrator Karen G. Mills. "By expanding its outreach, SBA will be providing more current and potential entrepreneurs with the necessary tools to start, grow and succeed in their businesses."

The SBA YouTube channel ([www.youtube.com/sba](http://www.youtube.com/sba)) debuted with a 60-second introduction to SBA, its programs and services, and a 10-part "Delivering Success" series co-produced with the U.S. Postal Service.

Future content will include a variety of videos with more in-depth information about SBA programs and services to inform current and potential entrepreneurs. Topics will cover how small businesses can take advantage of the Recovery Act loan programs, government contracting opportunities, exporting to increase market share, counseling and training on how to start and grow a small business, and small business success stories.

# SBA Upcoming Events

## September 17, 2009 Preventing a Recall - Protecting your Food Business Raleigh, NC

A food recall, even for small production of jams, jellies, juices and pickles can ruin a business and a dream. A meat recall traced to your business could close it forever. Food safety is a fact of life. Taking steps to prevent a recall can be the best steps you ever take to protect your business. The North Carolina Department of Agriculture & Consumer Services is offering a one-day seminar for small food companies and those with meat handlers licenses. The program will be held Thursday, September 17, 2009, at the Governor Martin Building on the NC State Fairgrounds in Raleigh. 8:30 - 4:00. \$30, includes breakfast and lunch. Space is limited. For information: Annette Dunlap, Phone: 919.733.7887 x311, [annette.dunlap@ncagr.gov](mailto:annette.dunlap@ncagr.gov)

## September 21, 2009 Veterans Small Business Conference Fayetteville

Sponsored by SBA, SBTDC and the NC Military Business Center, This conference will focus on programs for veterans, active duty personnel, reservists, military spouses, and widowed military spouses who want to start or expand a small business. This half day event will offer veterans, active duty, reservists, and their spouses the opportunity to learn about entrepreneurship in two tracks: (1) starting a business; or (2) expanding a small business. Business seminar topics include Government Contracting Basics, Subcontracting, Financing a Business and Business Start-up Basics. Participants will have an opportunity to network with other veteran business owners and service providers to help them become successful business owners. Business start-up workshops will be presented by Fayetteville Technical Community College Small Business Center, Southern Pines SCORE and the Fayetteville Women's Business Center. The keynote speaker will be Veteran small business owner Pete Von Jess, owner of USfalcon, Inc. in Morrisville, NC. USfalcon was recently ranked 250th on Inc. Magazine's annual ranking of the top 5,000 fastest growing U.S. companies. government \$10. Register: [www.sbtcdc.org/events/VA](http://www.sbtcdc.org/events/VA) Information: 704-344-6787.

## September 29, 2009 Small Business Resource Summit Wilmington

Sponsored by the FDIC, this free conference brings together all the resource partners that provide counseling and training to small businesses. Free. UNC Wilmington Burney Center, 8 a.m. to noon. There will also be workshops on various business topics. [jmeeks@fdic.gov](mailto:jmeeks@fdic.gov)

## October 16, 2009 Diversity Women's Business Conference Greensboro

Diversity Woman Magazine and the Women's Business Center of NC have combined their efforts to offer a powerful, one-day event on October 16th, 2009 at the Grandover Resort & Spa in Greensboro, North Carolina. This year, the theme of the 2009 Diversity Women's Business Conference is "Building Something Great Together". The event brings together women from across the United States who represents executives, professionals and entrepreneurs who will share meaningful and insightful messages. Whether you have career goals, professional goals or business goals, there's something for every woman at the 2009 Diversity Women's Business Conference. SBA Assistant Administrator for Women's Business Ownership Ana Recio Harvey is the luncheon speaker. \$99. <http://www.diversitywoman.com/conference.html>

## Business Success in Tough Times

What are the secrets of business success in an economic downturn? How do business owners stabilize their business during tough times and hold their own? Attend this seminar to learn how to prepare for and even grow your business when the economic climate is stormy. Presented jointly by the Small Business Center Network of the NC Community College System and the UNC System's Small Business & Technology Development Center. A variety of resources and the opportunity for free business counseling will be made available to seminar participants. Contact your local community college small business center for the date, time and location; and to register.

## OTHER ONLINE TRAINING:

SBTDC has a 3-module series is designed for individuals who are thinking about or have begun the process of starting a business. Each session is approximately 30 minutes long. After registering,

you will be able to access the webinar and view it at your convenience. <http://www.sbtcdc.org/training/index.asp>

## Module 1: Starting Your Business: Increase Your Chances of Success

This module will help you assess yourself as a potential business owner and determine the feasibility of your business idea. It also looks at three approaches to going into business - starting a business, buying a franchise, and buying a business. (33 minutes)

## Module 2: Developing Your Business Plan

This module will help you with your business plan. It discusses reasons to develop a plan, what to include (executive summary, company information, product/service, HR, marketing, operations, and financial plans), and tips for writing a successful plan. (30 minutes)

SBA ONLINE COURSES: The Small Business Training Network (SBTN) is a virtual campus providing quality and targeted online training to meet the information needs of prospective and existing small business owners. <http://www.sba.gov/services/training/index.html>

IRS VIRTUAL CLASSROOM: Small Business Tax Workshop, to access this online workshop to learn more about federal tax obligations of small business owners go to <http://www.irs.gov/businesses/small/article/0,,id=97726,00.html>

PODCASTS: Podcast feeds deliver audio broadcasts to your desktop. You can listen to these files on your computer or download them to your MP3 player and take them with you. The SBA offers podcast feeds to you on a range of small business topics, primarily related to starting a business. <http://www.sba.gov/tools/resources/library/Podcasts/index.html>

## ONLINE TRAINING

### Survive and Thrive in a Changing Economy North Carolina

Resource partners throughout the state are planning Survive and Thrive programs to help NC's businesses through this tough economic period. Several workshops have been held and TV programs have been taped. As new shows are linked, we will provide them for you here. Practical tips to cut costs, reduce expenses and market effectively are discussed.

# NC Education Lottery Receives Two National Awards

The North Carolina Education Lottery (NCEL) recently received two prestigious awards. The NCEL earned one for excellence in financial reporting and governmental accounting and also attained the highest form of recognition in the area of quality assurance.

The Government Finance Officers Association of the United States and Canada (GFOA) presented the NCEL with an Award for Outstanding Achievement in Popular Annual Financial Reporting. The award recognizes conformance with the highest standards for preparation of state and local gov-

ernment reports, including creativity, presentation, understandability and reader appeal.

"This is a nationally recognized, impartial review of our financial reporting both to the financial community and, in this case, to the general public," said director of finance Jim Knight. "We want to make sure we're transparent."

The NCEL is the second lottery ever to earn the award and the only lottery to receive the award this year. This latest GFOA award is in addition to the Certificate of Achievement for Excel-

lence in Financial Reporting presented to the NCEL earlier this year for its comprehensive annual financial report.

The NCEL also recently achieved the status of "Verified" within the North American Association of State & Provincial Lotteries Standards Initiative (NSI) under the Best Practice Quality Assurance of Product Development in the Lottery Industry: Acceptance Testing. The Quality Assurance best practice is intended to provide both lotteries and vendors with simple, documented, and approved methods for building quality into the product development

and testing processes. In the long run, these practices result in greater efficiencies while reducing cost and risk. As the highest form of recognition in the area of quality assurance, the attainment of this award represents a significant accomplishment by a government agency and its management.

"Like other lotteries, the NCEL strives to ensure integrity and efficiency in its day-to-day operation. Attaining these milestones contributes immensely to this objective," said Tom Shaheen, NCEL executive director. "I am very proud of our staff's accomplishments."

## Lottery Names First Player to Win Seat to Play Poker with the Pros

cott's name was drawn as the grand prize winner out of 97,864 entries. The grand prize is a World Series of Poker® trip package for two to Las

a prize pack. "Then she told me I'd won the grand prize and I couldn't get excited like I wanted to because I was at work," Telly said. "But once I got home I called everyone I knew!"

The World Series of Poker® is a \$5 scratch-off game with a total of three second-chance drawings so there are still two more drawings to go. In addition to the grand prize, more than 200 other player's names will be drawn to win World Series of Poker® prize packs in each drawing.

For more details on the drawings, rules and prizes for the World Series of Poker game, log on to the official NCEL website ([www.nc-educationlottery.org](http://www.nc-educationlottery.org)) and click on the World Series of Poker icon. The game also had a total of eight top prizes of \$75,000 with four of those remaining as of Aug. 24. There also is over \$4 million in total cash prizes remaining in the game.

For additional winner information, please visit [nc-educationlottery.org/news.aspx](http://nc-educationlottery.org/news.aspx).



Vegas. The trip includes four nights and five days deluxe hotel accommodations; roundtrip airfare; \$500 spending money; and one seat at the 2010 World Series of Poker main event.

When Scott got the phone call from the NCEL that his name had been drawn, he says he thought he'd just won

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Eric Montgomery

# Earn a College Degree with Less Debt

If college students could have one wish it might be to receive a good education without having to spend the next 20 years paying off massive student loans and credit card debt. The truth is, you can earn a great college education with less debt. All it takes is a little savvy money management and self control.

"There are more money issues for today's students than in any other generation before them," says Todd Romer, executive director of Young Money magazine. From the rising cost of college to luxuries like cell phones, today's college students often find themselves with credit card debt malaise by the time they don their cap and gown. Those looking to avoid such a fate and take a proactive approach to debt should give the following tips a try.

## Use Credit Cards Sparingly

"Getting a credit card is not a bad idea," says Romer. According to a recent

study of student loan applicants conducted by Nellie Mae, a leading provider of higher education loans, 78 percent of all college students today have at least one credit card. That said, Romer advises that students keep their credit card in the deepest part of their wallet to use for emergencies and/or purchases they're fully capable of paying for within 30 days.

Romer also suggests that students call their credit card company and request a \$500 spending limit on the card.

## Create a weekly spending plan

"In terms of taking charge of your finances, it really starts with knowing what you truly make," says Romer. While more students are working than ever before, many still find they're spending more than they're earning.

"If you monitor your weekly spending plan about twice a week, you

should be good to go," adds Romer.

## Think Hard About Graduate School

Some new grads who aren't yet ready for the working world decide to attend graduate school immediately after college. While there are right reasons to go to grad school immediately after earning a college education, students should be aware of the financial commitment graduate school represents, not to mention the sacrifice of potentially valuable work experience while continuing their education.

"Gaining work experience is very important and you always have the opportunity to go back to grad school," says Romer. "A lot of times, the company that you are employed by has the ability to pay half, if not all, of your grad school expenses."

Invest, Invest, Invest ...

While recent grads or current stu-

dents might be scraping pennies together, Romer notes that simply investing \$25 to \$50 per month is enough to get started.

"Commit to learning how to invest because of the power of time and the power of compound interest," says Romer.

Romer adds that another benefit of students investing while earning a college education is how it actually alters spending in other areas of life.

"Once students see that their money is beginning to work for them, they might look at how they're spending money on things like clothing," Romer says. "They might say, 'Maybe I don't need that \$80 pair of shoes.' They look at their account and see it's growing and want to be able to add more to it

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# SPORTS NEWS

## S&S Sponsored Bagger Sets New SCTA Bonneville Record

S&S Sponsored Bagger Sets New SCTA Bonneville Record

Chris Rivas piloted his official S&S Cycle sponsored entry in the Bonneville Speed Week August 8-14 on a Motorcycle that was built as a combined effort between S&S Cycle and Chris Rivas V-Twin in Fresno, CA. The entry has also welcomed Carl Brouhard Designs, CP Pistons and Sagar Innovations to be a part of the effort. Current Bonneville record holder and S&S Cycle's Engineering Manager Jeff Bailey, Steve Rominski, Rob Shopft as well as many other employees at S&S Cycle have been a key component with technical advice and engine parts configuration.

The SCTA requires that every driver make a rookie run on the first time down the salt which requires a minimum of speed 120 but not to exceed 150 mph, (previous class record was 146). The big touring bike made so much power that when the first marker was in sight the speed was already 150 so the speed was maintained in order to complete the licensing phase of the weekend. Much to the crews delight

and just as planned the S&S cycle entry broke the record on the first rookie run "off the trailer". The next day Chris had to make the return run and went 153 in order to establish a new record at 152.197 mph. After the final inspections were completed for the new record the decision was made to re-register for a different class APS-PG and put the good tune up in it. The first run in the new class was timed at 158 mph, (previous record was 120). The next day on the return run 161 mph was achieved in order to establish a new record at 159.620 mph.

"What a great experience, I think some of that salt got into my blood while I was out there", said Chris Rivas. So here is the countdown: 5 Sponsors to thank.. S&S Cycle, Carl Brouhard Designs, CP Pistons, Sagar Innovations, Chris Rivas V-Twin 4 Months of building 3 days of racing 2 records 1 Street driven Bagger (the new Worlds Fastest Bagger). 3000cc MPS-PG 152 MPH & 3000cc APS-PG 159 MPH. A top speed of 164 was recorded in the middle of the course on a full dress Bagger with saddle bags, stereo and



cruise control, now that is proven performance! Keep an eye on this team as they perform a few improvements on the bike for the upcoming Bubs Speed Trials event where the team will try to

better their own previous speeds & records.

## Achieving Pure Perfection

Golf enthusiasts know that all it can take is one missed stroke to lose a game. While skill on the course is one factor in a great game, the equipment used is another major contributor to performance.

It is essential for golf clubs to perform consistently and correctly, which is why many avid players and professionals look to technological advancements in their quest for perfection.

Every golf club created is unique to itself. Regardless of material manufacture

and output, the shaft cannot be perfectly round, straight or stiff throughout its length. SST PURE Shaft Alignment is a technology that analyzes golf shafts after manufacture and locates the most stable orientation of any golf shaft to minimize off-line bending and twisting. The system places all of the shafts in a set of clubs into the same orientation for a more consistent game.

The technology behind the system is simple but revolutionary to the golf

game. The shaft is first removed from the head and placed in a computer-driven machine. This machine checks for irregularities in straightness, roundness and stiffness that are inherent to the manufacturing process. Then the shaft is corrected, or PUREd as the company calls it.

Independent testing on players of all skill levels has established that SST PURE improves impact repeatability on the center of the clubface by up to 51 per-

cent. Clubs that have been PUREd have a softer feel than randomly installed shafts.

This technology is frequently relied upon by PGA tour players, some of whom will not even hit a ball until their clubs have gone through the analysis.

The process can be performed on existing clubs, new clubs or new shafts - steel or graphite -- from all major manufacturers.

# ON THE LINKS

## Kappa Foundation of Charlotte Ray Booton Golf Classic Rocky River Golf Course – Concord, North Carolina

### 2 Person Captain Choice

<b>First Flight</b>	<b>65-74</b>	11.Elmond Cumming- Rob Mullen 74	10.Johnny Foster-Elmond Cummings81	9.Ken Currence-Sherman Parker 92
1.Ron Stallings-Fred Kerns 65	<b>Second Flight</b>	<b>75-85</b>	11.Bob Sellman-Ken Bridges 83	10.Eric Byrd-Ed Walker 92
2.Donald Littlejohn-John Love 68	1.Al Ginwright-Martell McPhal 75	<b>Third Flight</b>	<b>86-128</b>	11.Donald Hollis-Brian White 98
3.Carols Watson-Jerome Sanders 68	2.James Ross-Lonnie Langston 76	1.Rodney Robinson-David Townsend 86	12.Larry Johnson-Napoleon-Butler 102	13.Daryl Hollis-Donald Hollis 123
4.Anthony Shipp-Curtis Osborne 69	3.Bernard Barns-Buddy Redd 76	2.Sylvester Maxey-Eric Pettice 86	<b>Closest to Pin</b>	
5.Les Egleston-Erskine Porter 72	4.Keith Stills-Jeff Gleaton 77	3.David Young-Bill Miller 86	#5James Ross	
6.Brandon Jones-Clay Howard 72	5.Bill Fox-Chris Whitaker 77	4.Tim Ingram-Dell McMillian 87	#10Gene Brown	
7.Eddie Merritt-Bernard Reeves 72	6.Jerald Mack-Randy Howie 78	5.Everett Taylor-Ryan Lewis 87	#15Lance Johnson	
8.Calvin Clark-Felix Curtis 73	7.Dan Harvey-Dunbar Austin 78	6.James Burrell-Stephone Askew 87	<b>Longest Drive</b>	
9.Travis Williams-Brian Morgan 73	8.Ivey Webb-Sean Dawkins 79	7.Doug Evans-Lance Johnson 90	#12Anthony Shipman	
10.Rob Mullen-Bennett 73	9.Ed Booker-Jay Walton 81	8.Greg Carr-Eric Hargrove 90		

## Par Busters Golf Group 2009

### Woodbridge Golf Course – Kings Mountain, North Carolina

#### 87 Players

<b>Senior Flight</b>	<b>76-84</b>	7.Robert "Greasy" Brown 80-80=160	1.Anthony Pighet 90-80=170	#17Randolph Hartgrove
1.Phil Neely 76-78=154		8.Hazel Barnes 80-80=160	2.Edward "Dick" Greene 90-82=172	<b>Longest Drive Super Senior Saturday</b>
2.Willie Pratt 79-76=155		9.J.C. Starkes 79-83=162	3.James Blanding 88-84=172	<b>#6Lewis Sharp</b>
3.Steve Hines 78-77=155		10.Ray Howell 83-80=163	4.Ray Johnson 88-86=174	<b>Longest Drive Saturday</b>
4.Calvin Dawkins 81-74=155		11.Otis Green 83-82=165	5.Dennis Summers 88-88=176	#6Al Dean
5.Virgil Wynn 76-80=156		12.Calvin Coleman 79-87=166	6.Earl Moore 88-88=176	<b>Skins Saturday</b>
6.Coley Jeter 78-79=157		13.Lewis Sharpe 82-86=168	7.Reggie Sellers 88-90=178	#4Wyatt Blackmon (Eagle)
7.Eddie Chambers 77-81=158		14.Hari Webb 83-85=168	8.Eugene Cook 93-87=180	#8Hazel Barnes (Birdie)
8.Bill Clement 84-80=164		15.Lewis Glover 81-88=169	9.Johnny Gore 94-86=180	#13Kendu Dunlap (Birdie)
9.Otis Worthy 82-85=167		16.Don Jackson 83-86=169	10.John Granger 90-91=181	#14Willie Wood (Eagle)
10.Ray Thomas 82-87=169		17.Val Pinckney 83-86=169	11.Freddie Roberson 94-92=186	#17Thomas Roberts (Birdie)
<b>Championship</b>	<b>68-76</b>	18.Chuck Ware 82-91=173	12.Harry Benton 90-97=187	<b>Extra Skins Saturday</b>
1.Lorcan Morris 68-74=142	<b>Second Flight</b>	<b>84-87</b>	13.William Gill 90-98=188	#2Chris Hamilton (Birdie)
2.Vincent Harris 72-72=144	1.Jim Sherrill 84-77=161		14.Paul Cooper 88-NC	#4Wyatt Blackmon (Eagle)
3.Tim Harris 72-74=146	2.Frank Pullen 85-76=161		15.Billy Gardenhigh 88-WD	#13Kendu Dunlap (Birdie)
4.Randolph Hartgrove 71-79=150	3.Al Dean 86-77=163		<b>Fourth Flight</b>	#14Willie Wood (Eagle)
5.Donald Littlejohn 74-77=151	4.John Neely 84-81=165		<b>95-114</b>	<b>Closest to Pin Sunday</b>
6.Chris Hamilton 72-80=152	5.Charlie Tucker 85-81=166		1.James Bullard 95-94=189	#3Frank Pullen
7.Sam Barnette 73-81=154	6.Melvin Jackson 85-81=166		2.Elmore Hicklin 101-89=190	#5Eugene Cook
8.Donnell Davis 76-79=155	7.William Funderbur 86-80=166		3.Alex Jones 96-95=191	#11Anthony Pierce
9.Clyde Stockton 76-79=155	8.Ellis Greene 85-82=167		4.William Fleming 96-96=192	#17Jim Sherill
10.C.C. Clarke 76-83=159	9.Willie Petty 86-82=168		5.Don Cureton 98-99=197	<b>Longest Drive Sunday</b>
11.Willie Wood 74-86=160	10.Alvin Thompson 87-81=168		6.Harold Gamble 96-104=200	#6Dennis Summers
12.Vic Brown 74-88=162	11.Frazier Sifford 85-84=169		7.James Bowditch 103-98=201	<b>Extra Skins Sunday</b>
13.Terry "Turkey" Garrett 76-87=163	12.Fred Woods 87-82=169		8.Mickey Washington 100-105=205	#2David Taylor (Birdie)
<b>First Flight</b>	<b>77-83</b>	13.Anthony Pierce 86-85=171	9.Clint Woods 112-105=217	#3Charles Shivers (Birdie)
1.Charles Shivers 77-73=150	14.Joe Floyd 85-87=172	14.Joe Floyd 85-87=172	10.Lonnie Williams 114-114=228	#5Randolph Hartgrove (Birdie)
2.Alton Caldwell 80-73=153	15.Don DeBouse 85-87=172	15.Don DeBouse 85-87=172	11.Bobby Andrews 102-WD	#8Lorcan Morris (Birdie)
3.Charlie Clark 80-75=155	16.Kendu Dunlap 86-86=172	16.Kendu Dunlap 86-86=172	12.Amos McDowell 105-WD	#9Kendu Dunlap (Eagle)
4.Jerome Wingate 77-78=155	17.Harold Varner, Jr. 85-92=177	17.Harold Varner, Jr. 85-92=177	<b>Closest to Pin Saturday</b>	#11Charlie Clark (Birdie)
5.Wyatt Blackmon 77-80=157	18.Thomas Roberts 86-92=178	18.Thomas Roberts 86-92=178	#3Reggie Sellers	#13Wyatt Blackmon (Birdie)
6.Bill Barrett 77-81=158	Third Flight	88-94	#5Joe Floyd	
			#11William Fleming	

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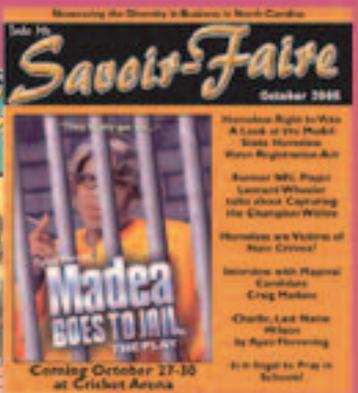
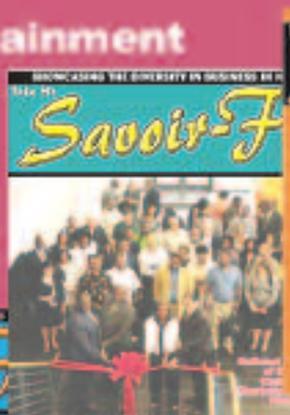
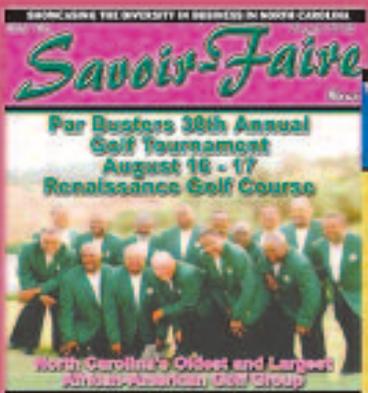
DAY	DATE	OPPONENT	TIME	TV
Sun.	Sept. 13	PHILADELPHIA	1 p.m.	FOX
Sun.	Sept. 20	at Atlanta	1 p.m.	FOX
Mon.	Sept. 28	at Dallas	8:30 p.m.	ESPN
Sun.	Oct. 4	BYE		
Sun.	Oct. 11	WASHINGTON	1 p.m.	FOX
Sun.	Oct. 18	at Tampa Bay	1 p.m.	FOX
Sun.	Oct. 25	BUFFALO	4:05 p.m.	CBS
Sun.	Nov. 1	at Arizona	4:15 p.m.	FOX
Sun.	Nov. 8	at New Orleans	4:05 p.m.	FOX
Sun.	Nov. 15	ATLANTA	1 p.m.	FOX
Thu.	Nov. 19	MIAMI	8:20 p.m.	NFLN
Sun.	Nov. 29	at N.Y. Jets	1 p.m.*	FOX
Sun.	Dec. 6	TAMPA BAY	1 p.m.*	FOX
Sun.	Dec. 13	at New England	1 p.m.*	FOX
Sun.	Dec. 20	MINNESOTA	8:20 p.m.*	NBC
Sun.	Dec. 27	at N.Y. Giants	1 p.m.*	FOX
Sun.	Jan. 3	NEW ORLEANS	1 p.m.*	FOX

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