

BUSINESS BRIEFS

Consolidated Media Group, owner of The Charlotte Post, has opened a business office in Durham for its new weekly publication, The Triangle Tribune.



Johnson

The Tribune, which will cover the African American community, will begin publishing regularly in February. The temporary office is located at 311 Main St. in Durham. Permanent quarters are being renovated in The Phoenix Group office complex.

Consolidated Media Group president and Post publisher Gerald Johnson said The Tribune will have a Sunday publication day. The publication will cover Raleigh, Durham and Chapel Hill and surrounding areas.

"The Tribune will maintain the same quality of coverage its sister papers currently have," Johnson said Wednesday.

Consolidated Media was formed earlier this year with the merger of The Post and the Winston-Salem Chronicle. Ernie Pitt is Consolidated Media's vice president and publisher of The Chronicle.

The founding of The Tribune will give Consolidated Media publications in North Carolina's three largest metropolitan areas and

coverage of 60 percent of the state's African American population.

Wachovia Bank executive Isaiah Tidwell will deliver the Babcock Leadership Series lecture Thursday at the International Trade Center, 200 N. College St.

Tidwell is executive vice president of Wachovia's North Carolina Southern/Western Region.

He will speak on "Leadership During Transition in Banking." The lecture is free and open to the public and will be followed by an informal reception.

The lecture series, organized by students in the Charlotte MBA program of the Babcock Graduate School of Management, Wake Forest University, gives students and the community an opportunity to hear business leaders discuss their experience and insight.

Duke Energy Foundation is the corporate sponsor for the first two lectures in the 1997-98 series.

Tidwell joined Wachovia in Charlotte in 1972, beginning his career as a commercial lending and corporate loan administrative office. In 1982 he became a regional loan administration manager and was elected senior vice president.

He was named Forsyth County executive in 1989 and elected senior vice president. Tidwell was elected regional vice president in 1990, becoming area executive for

Charlotte and Mecklenburg County. He assumed his current position in early 1995.



Tidwell

Tidwell is a Charlotte native and graduate of N.C. Central University. He received an MBA from the Babcock Graduate School of Management at Wake Forest.

For more information, call (704) 365-1717.

Karen Woods, owner of the Karen Woods Insurance Agency, has been named the third Jesse Helms Center citizen of the year. She is the third recipient of the award.

Woods was on the faculty at the Jesse Helms Center's Free Enterprise Leadership Conference, where her story of moving from welfare to owning her own business was a popular motivational message.

The Charlotte Post

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Credit card pros, cons

Continued from page 9A

no interest is accumulated. As card issuers look to boost profits, grace periods are getting shorter. The grace period used to start on the date the purchase was posted to your account, which is often a day or two after the actual purchase. Now, many issuers start the grace period on the day of purchase.

Be sure to watch the payment-due date carefully so you don't accidentally run up finance charges when you intend to pay your bill in full. If you do prefer to pay in full, the grace period gives you the advantage of a few extra days to do so without being charged interest. But if you usually spread your payments over time, you are being charged interest anyway, so grace periods will do you no good at all.

Watch for other fees

Card issuers can charge you more for using your credit card by using a two-cycle balance calculation. This technique allows you to be charged interest even though you pay your balance in full. Suppose you make a minimum payment one month and pay your entire remaining balance the next. The card issuer may calculate your interest based on your average balance over both monthly billing cycles instead of one. This is the card issuer's most profitable way of calculating interest.

To be competitive, most banks use the more common method of basing interest on a single billing cycle. In choosing a credit card remember these are the three most important factors: the interest rate, the grace period and the annual fee. Late fees are another added cost. When you pay a credit card bill late, you pay extra

interest, but many card issuers also charge late payment fees of around \$15. This type of fee makes paying late even less desirable.

CHARLES ROSS is host of the nationally syndicated radio program, "Your Personal Finance," and author of *Your CommonSense Guide to Personal Financial Planning*.

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B U S I N E S S B A N K I N G

Sam Solomon, President
Bull Creek Corporation

Six families in Franklin County had a bold vision: they've turned their tobacco fields into a golf course. Before they went to First Citizens for financing, they had completed a fourth of the project themselves.

"We picked up rocks, we cut bushes, we worked on the tractors," explains Sam Solomon, president of Bull Creek Corporation. "We get out there and we grab the shovel."

When loan officers from First Citizens saw first hand the sweat equity the families had put into their vision, they were impressed. "First Citizens was very receptive to us when we went to them," says Solomon.



"When we went to them with our proposal for financing this project, we didn't run into any obstacles at all."

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