

Steel City plans series of events around centennial

Continued from page 7C

sentiment provides an informal invitation to revisit home.

"Inclusion of the region is key," said Irene Smith-King, Mayor Scott King's wife and chairwoman of the city's Centennial Committee. "We want to look where we've been, but also where we're heading."

The city may be considered

past its prime by outsiders, but the median age of its residents is only 33 years old, according to U.S. Census data, suggesting that the majority of its people are looking ahead, not behind.

"I know the city's history," said Anthony Carter-Smith, 29, while walking near Fifth and Broadway earlier last week. "But I care about the city's future, my future, and

my son's future. I hope he has a future here."

The Centennial Committee, which includes more than two dozen regional leaders, has raised \$635,000 for a series of events, materials and memorials. The group's projected budget of \$1.1 million is still in need of \$478,000, said Treasurer Garry Aloia.

The memorial cornerstone

of the festivities will be a nearly 30-foot, granite-based sculpture dubbed The Fusion to be erected at Genesis Center Plaza, depicting the history of Gary by representing the steel industry, its workers, arts and diversified culture.

The monument will feature three steelworkers pouring steel from an actual piece of U.S. Steel equip-

ment.

"From the liquid steel comes a very artistic representation, in a butterfly effect, of the many ethnicities and cultures that came to Gary ... representing a city born on steel and blossoming into much more," Aloia said. "This will be a great tribute for centuries."

The sculpture, with a price tag of \$470,000, will be creat-

ed by Illinois artist Omri Amrany, whose work includes the statue of Michael Jordan in front of Chicago's United Center and other eternalized notables.

Also planned is a special weeklong celebration in July with original music scores, theater presentations and other Gary-specific creations.

N.C. lottery commission to consider new gaming contracts

Continued from page 7C

includes a provision that doesn't require the commission to pick the low bidder for each contract. Rather, the commission is allowed to

choose the "responsible lottery vendor who submits the best proposal that maximizes the benefits to the state."

The lottery law requires at

least 35 percent of gross revenues to be spent on public school construction projects, need-based college scholarships and class-size reduction and More at Four

preschool initiatives. The state projects net profits of \$420 million in the 2006-07 fiscal year.

Lottery officials also were supposed to consider the

criminal and ethical history of the bidders as well as regulatory compliance records in choosing winners.

On the Net:

N.C. Education Lottery:

<http://www.lottery.nc.gov>

GTECH Holdings:

<http://www.gtech.com>

Scientific Games:

<http://www.scientificgames.com>

Exxon Mobil posts record profits for quarter, year

Continued from page 7C

sharply criticized oil executives appearing before U.S. Congress in November, struck again on Friday. She called on the Bush Administration and the Federal Trade Commission to "put an end to gouging," then suggested that FTC stood for "Friend to Chevron."

But John Felmy, chief economist for the American Petroleum Institute, a Washington-based trade group, said Monday that the political rhetoric was "not a case based on fact."

"We invested somewhere in the order of \$86 billion last year," Felmy said. "Then we have to treat investors appropriately otherwise we'd

have the Eliot Spitzers of the world coming after us."

The results for Exxon's latest quarter included a \$390 million gain related to a litigation settlement. Excluding special items, earnings were \$10.32 billion, or \$1.65 per share. The result topped Wall Street's expectations. Analysts surveyed by Thomson Financial predicted earnings of \$1.44 per share.

Exxon shares rose \$2.17 to \$63.46 in afternoon trade on the New York Stock Exchange. That is near the upper end of its 52-week trading range of \$51.35 to \$65.96.

Quarterly revenue ballooned to \$99.66 billion from \$83.37 billion a year ago but came in shy

of the \$100.72 billion Exxon posted in the third quarter, which was the first time a U.S. public company generated more than \$100 billion in sales in a single quarter.

By segment, exploration and production earnings rose sharply to \$7.04 billion, up \$2.15 billion from the 2004 quarter, reflecting higher crude oil and natural gas prices. Production decreased by 1 percent due to the lingering effects of hurricanes Katrina and Rita, which battered the Gulf Coast in August and September.

The company's refining and marketing segment reported \$2.39 billion in earnings, as higher refining and marketing margins helped

offset the residual effects of the hurricanes.

Exxon's chemicals business saw earnings, excluding special items, decline by \$413 million (euro341.83 million) to \$835 million, as higher materials costs squeezed margins.

For the full year, net income surged to \$5.71 per share from \$3.89 per share in 2004. Annual revenue grew to \$371 billion from \$298.04 billion.

To put that into perspective, Exxon's revenue for the year exceeded Saudi Arabia's estimated 2005 gross domestic product of \$340.5 billion, according to statistics maintained by the Central Intelligence Agency.

U.S. Financial Alliance consultants offers alternate retirement planning

Continued from page 7C

established insurance firm or a nationwide brokerage. He seeks both aggressive and inherently conservative clients, believing most will move toward a healthy aggressiveness as they build trust in his firm.

"Very few companies take the time to explain alternatives," McDougal said. "We will. We show people how their mortgage ties into wealth management, and how investments and insurance should tie in. We don't sell them; we advise them."

USFAC works with 43 insurance companies, McDougal said. Prominent

among them are easily recognizable names such as Allianz, AIG and Shenandoah. McDougal's firm has no proprietary arrangement with mutual funds, making it free to recommend literally any fund on the market, he said.

McDougal took a circuitous route to giving investment advice. A Detroit native, he attended Ohio Institute of Technology but left to join the U.S. Air Force. While stationed near Sumter, SC, he studied engineering at S.C. State University. Before completing his degree, he started a real estate career in Columbia, S.C.

He joined Primerica in 1985 and opened an office in Charlotte in 1991. He left Primerica in May 2005 to start USFAC at 600 North Church Street.

Though he dedicated much of 2005 to logistics, McDougal said, his client list is growing steadily. Aiding that growth is his more accessible presence in 1,500 square feet in Ivey's, directly across from Bank of America Corporate Center.

McDougal plans to generate at least \$5 million in revenue for 2006. By year end, he hopes to open satellite offices in Ballantyne, SouthPark and University City.

Another part of McDougal's

business is advising and teaching investment brokers, with current clients in Greensboro, Spartanburg, S.C., and Atlanta. "We make brokers better," he said. "We teach them how to serve their clients."

Helping make this possible is accessibility USFAC enjoys to the 55,000-square-foot support facility of The Financial

Independence Group, on West Catawba Avenue in Cornelius, near Lake Norman. U.S. Financial has an arrangement to use the facility's training rooms and technical systems.

McDougal said he has designed his firm to do what he enjoys most: Giving financial advice to clients, both directly and through affiliat-

ed brokers.

"The most gratifying thing for me," he said, "is seeing people leave my office feeling they've accomplished what they wanted to. They've put together a sensible and viable plan for a secure financial future. And they know how to make younger generations accountable for whatever they leave behind."

McDonald's promises kick

Continued from page 7C

Chicken has since gone from \$2.7 billion in annual sales for McDonald's to \$4.4 billion, accounting for 35 percent of U.S. entree sales. The company sells more than 600 million

pounds of chicken a year.

"The growth in chicken has not been at the expense of our hamburger sales, it's been in addition to them," Alvarez said. "Hamburger sales are up slightly over that period, too."

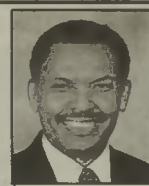
Two big winners from the trend: Tyson Foods Inc. and Keystone Foods LLC, McDonald's primary chicken suppliers.

On the Net:
www.mcdonalds.com

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www.thecharlottepost.com



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Even When It Seems Hopeless

As we travel the road to success, more than likely, there will be times when we will be faced with situations that do not turn out as we would wish. It may seem that no matter how well we may have tried to anticipate possible troubles along the way, something that we had not planned for may come along.

It could be something as simple as an order not coming in on the day that you may need it. This could leave you with unsatisfied and very disappointed customers. You may have underestimated the cost of a special promotion you had planned and at the last minute you had to cancel it, losing out on the customers your were counting on for new business. It could be that a trusted friend that you were depending on is offered an opportunity to advance in his career. He decides that he will take the promotion and relocate to another part of the country.

I am sure that you could think of

other examples that you may have encountered as you worked to create the kind of life you have always wanted. Sometimes the disappointments can come so fast and frequently that you may feel like there is just no point in trying to make your dreams come true.

However, in order to be successful you cannot give up on yourself or your dreams. To be successful, you have to be courageous when all around you seems hopeless. You must be willing to go on, even when all seems lost.

Although some of the obstacles we may encounter during our journey to success may cause us to think our situations are hopeless, stay determined that you will not give up. Resolve that you will have the courage to keep on pursuing your dreams until your dreams come true!

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