

Nutter, Ballou Named Nurses Of Year

Pat Nutter and Chris Ballou were named The Brunswick Hospital's "Nurses of the Year" by Mark Gregson, hospital chief executive officer, during the institution's eighth annual Nurses' Day celebration May 10.

Nutter was named Registered Nurse of the Year. She works in the Labor and Delivery Unit of The Brunswick Hospital and was described as "very dedicated to her job and working well with the physicians and patients."

Nutter is involved in the hospital's diabetes education classes and serves on the Brunswick County Board of Health. One of her patients said, "Pat is like the Energizer Bunny—she just keeps going and going and going..." Nutter has been with the hospital for seven years.

Chris Ballou is Licensed Practical Nurse of the Year. She has been a hospital staff member for eight years. In addition to her full-time schedule as a nurse on the Family Centered Nursing Unit, she takes labor and delivery call and is working toward becoming a registered nurse. "Chris is very versatile," a co-worker said, "always willing to work wherever the need is."



NURSES OF THE YEAR at The Brunswick Hospital are congratulated by hospital officials. Pictured (from left) are Mark Gregson, hospital CEO; Pat Nutter, Registered Nurse of the Year; Diana Ramsey, director of nursing; Chris Ballou, Licensed Practical Nurse of the Year; and Don Evans, chairman of the hospital trustees' board.

based on these criteria:

- dedication to the nursing profession;
- positive attitude toward physicians, patients and peers;

- clinical competency; and
- commitment to The Brunswick Hospital.

Nominations came from all departments and from the medical

staff.

The Nurses' Day celebration is held each year in conjunction with National Nurses' Week and National Hospital Week.

MONEY MANAGEMENT

Make Sure Your Credit History Is Error-Free

Before you apply for a mortgage loan, car loan or other credit, the N.C. Association of Certified Public Accountants recommends you take the time to check your credit record.

It's not uncommon for credit reporting agencies to make errors on your credit record. As a result, potential lenders may get the mistaken impression that you are a bad credit risk and reject your credit request.

Getting Your Report

The credit history of most Americans is recorded by three large national bureaus: TRW (800-682-7654), Equifax (800-658-1111) and Trans Union (216-779-7200). TRW will provide you with one free report annually. The two other national bureaus will also provide you with a copy of their report for a small fee, usually under \$10.

However, if you are denied credit because of information in your credit history, these agencies are obligated to send you a free copy of the problem report within 30 days of your request.

When requesting a copy of your report, you must provide your name, current address, addresses for the past five years, social security number and year of birth. If you are married, even if you and your spouse have joint credit accounts, you can only obtain individual reports.

What's Included

Your credit report includes certain biographical data such as your social security number, age, employer and current salary. In addition, it contains specific credit information gathered by various private companies and lending institutions. This includes outstanding credit card balances as well as automobile loans, government-backed student loans, small business loans and lines of credit.

The report also indicates how promptly you pay these loans—key information for a potential lender. Additionally, bankruptcy filings, tax liens and sometimes even divorce settlements are noted in the report.

Under federal law, adverse credit information can only be kept on your report for seven years, except for bankruptcy entries, which are listed for 10 years.

Typical Errors

There are a wide range of errors that may turn up in your credit report. Some of these may occur at the credit bureau and others are a result of a creditor or other provider supplying misinformation. The most common errors made by credit bureaus are minor, such as reporting an incorrect social security number, date of birth or employer. These items are not likely to jeopardize your ability to obtain credit. Credit

bureaus also have been known to mix up credit files. For example, your credit history could include accounts of a relative or other person who has a similar name.

Creditors also may provide erroneous information, such as indicating a failure to make timely payments or reporting closed credit card accounts as open. In the latter case, potential new creditors may get the impression that you already have too much credit available and thus reject a new credit application.

Correcting Errors

As soon as you notice an error in your credit report, contact the credit reporting agency. Usually it's best to explain in writing how items need to be corrected. If you have difficulty getting credit bureau customer-relations personnel to correct credit bureau errors, try writing to senior management at these companies.

To expedite the process, provide proof that your assertions are correct, such as documentation indicating that you closed an account or a copy of a birth certificate showing you would have been too young to open an account which is attributed to you.

The credit bureau will contact creditors who supplied the questionable information on your credit report. CPAs recommend that you also contact these creditors yourself and

ask them to notify the appropriate credit bureau about the error and how it should be corrected. This should convince the credit bureau to change your records.

It's in your best interest to request copies of your credit report from the three large agencies and to contact each of them about errors or other information that may need to be changed.

Sign Up For May Summer Courses

Prospective students can register for summer quarter classes at Brunswick Community College Tuesday, May 31 at the main campus north of the Supply.

Registration will be held in the Administration Building from 10 a.m. until 1 p.m. and from 5 p.m. to 7 p.m.

Students may select from more than 50 classes offered in 21 curriculum programs in general education, technical, vocational or developmental studies.

Students who plan to take the ASSET assessment inventory can take it on registration day in the learning lab at either 9 a.m., 2 p.m. or 5 p.m.

For more information on registration or the inventory, call the Student Services Department at 754-6900, 343-0203 or 457-6329.

Register Of Deeds Reports \$185,502 In Collections

More than \$185,000 in revenue was collected by the Brunswick County Register of Deeds office during the first three months of 1994, according to a quarterly report.

The agency also reported \$399,367 in revenue collected during the last half of 1993. Expenses for the period, not including wages, totaled \$29,880.

Filings for the first quarter of this year included 1,457 deeds, 1,326 deeds of trust, 138 plats, 319 financ-

ing statements, 1,062 miscellaneous recordings and 53 marriage licenses.

A total of \$114,718 in excise tax was collected. Half of those funds, minus two percent for handling, or \$56,211 was sent to the N.C. Department of Revenue.

Half of the fees collected for marriage licenses, or \$1,060, was remitted to the N.C. Department of Administration for the domestic violence center fund, which helps support Hope Harbor Home in Brunswick County. Five dollars of each

marriage license fee was sent to the state treasurer for the abused children's fund.

Expenses in the register of deeds office during January, February and March included \$1,982 for supplemental retirement benefits \$938 for telephone, \$819 for postage, \$734

for printing, \$1,407 for maintenance and repairs to equipment, \$4,625 for departmental supplies, \$4,136 for service maintenance contracts, \$251 for dues and subscriptions and \$953 for travel and training.

Wages are not included in the report.

Some Local Farmers To Be Interviewed For Survey

Wallace Stephens of Council will be calling on several Brunswick County farmers in the first half of June to ask them to take part in a major agricultural survey.

The survey, conducted by the U.S. Department of Agriculture's National Agricultural Statistics Service (NASS), will gather information for state, regional and national estimates of crop acreage, grain storage and hog and cattle inventories.

The Agricultural Statistics Division of the Department of Agriculture in Raleigh is handling the North Carolina portion of the survey.

Stephens, a trained interviewer, said it is "crucial for farmers to participate fully in this important survey so that North Carolina's agriculture is represented fully and accurately."

Producers use the data to reach production, marketing and investment decisions. Industry analysts, extension agents, farm organizations and agricultural lenders rely on it also, Stephens said.

Most producers selected for interviews will be notified by mail. Individual survey responses are kept confidential, Stephens said.

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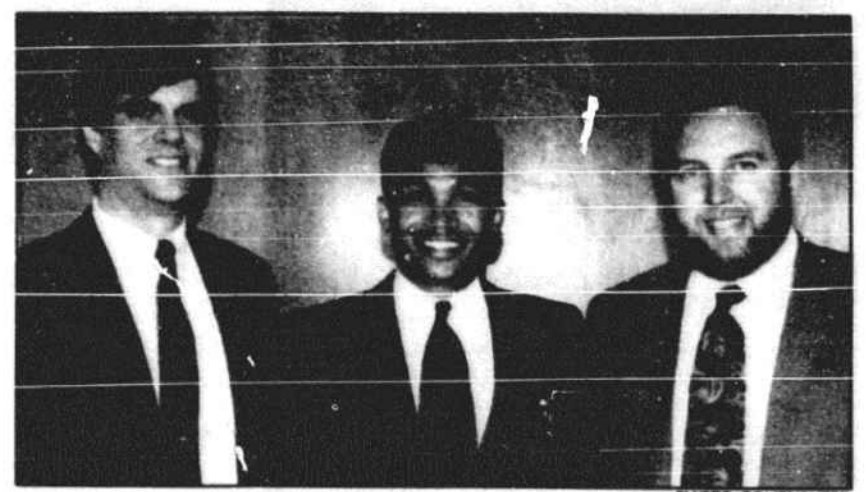
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KERWIN TESDALL (left) of the Ford Foundation and **Phillip Black** (right) from the N.C. Microenterprise Loan Program met with SCC's microenterprise loan agent, **David Pickett**, a Shallotte native, at their recent visit to the college's Small Business Center.

Officials Visit Loan Program Serving Four Area Counties

A Ford Foundation program officer and an official of the state's Microenterprise Loan Program (MLP) recently visited Southeastern Community College to learn more about the MLP serving Brunswick, Columbus, Bladen and Robeson counties.

The two toured SCC's Small Business Center, which administers the MLP in the four counties, met with SCC President Steve Scott and visited the businesses of several local MLP borrowers.

The North Carolina MLP began in 1989 to assist those who want to start or expand a business. It offers technical assistance, seminars and training to help participants gain financial and business management skills. After completing 15 to 20 hours of classroom work, partici-

pants have access to "stair-stepping" loans ranging from \$500 to \$8,000.

Funded through public and private source, the North Carolina MLP is the largest microenterprise loan fund in the country and is operated through the state's Rural Economic Development Center in Raleigh.

The Ford Foundation is one of its largest contributors, with an investment totaling \$2.2 million in ten years. The contribution is the second-largest investment in this type of program in the Ford Foundation's history.

The Southeastern MLP, started in 1992, is one of 12 lending sites statewide.

For more information about the program, call David Pickett, enterprise agent, at (910)642-7141.

BUSINESS BRIEFS

Eldridge Joins United Way

Pam Eldridge has joined the professional staff of the Cape Fear Area United Way as planning and allocations director.



ELDRIDGE

She will assist volunteers in the areas of agency allocations, admissions, service development grants, community needs assessment, human services planning and priorities.

She is a member of the Academy of Certified Social Workers and holds the master of social work degree from Florida State University. She served as senior planner with United Way in Charlotte from 1981-85. She also served as executive director of Uptown House, a psychiatric halfway house and treatment center in Washington, D.C. She has worked as a psychiatric social worker in Tampa, Fla.

Eldridge earned her law degree from Wake Forest University in 1988 and most recently worked as

an attorney in health care law and employee benefits law in Raleigh.

Nurse Certified

Janette Brown, registered nurse with Lower Cape Fear Hospice in Brunswick County, recently passed the certification exam for hospice nursing.

The exam was offered nationwide to all hospice nurses with at least three years of hospice nursing experience. Only nine nurses from North Carolina

took the exam, which was given March 19 at St. Augustine's College in Raleigh.

Brown has been a registered nurse for eight years and has been with Lower Cape Fear Hospice for 31/2 years.

Also passing the certification test was Hannah Ungaro, an R.N. in Lower Cape Fear Hospice's New Hanover County office.

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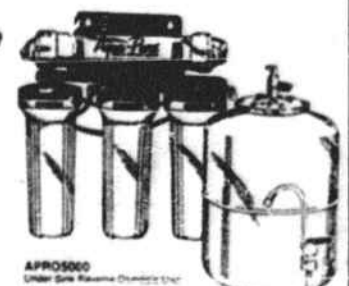
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