

BUSINESS

New business enterprises are seminar topic

The best small businesses to start in the 90s in North Carolina include service companies that fill out insurance forms, day care centers and specialized food businesses.

Trends such as an increasingly older population, the improvement of highways and other infrastructure and more two-income or single-parent families will boost the success rate of small business owners.

This is just a sampling of the information that will be presented from 6:30 to 9:30 p.m. Thursday, December 10, when the Small Business Center at Brunswick Community College presents a seminar entitled "The Best Small Businesses to Start in North Carolina in the 90s". The program will be held in the administration building on the BCC Supply campus.

The program will focus on 35 types of businesses that have a high probability of success as both full-time and second-income businesses. Each type of business will be explained and specific concerns, opportunities and requirements will be covered.

The winners in the small business race will be entrepreneurs who have the knowledge, energy and adequate financial backing to start and stay in business until they gain a solid foothold, it has been noted. It will be important for budding entrepreneurs to understand how to create ideas. The program will offer an easy-to-use method of looking at the various trends of today and targeting areas in which a small business might be successful.

The basics of starting and running a small business will be covered. Topics such as finding start-up funds, marketing the business, hiring employees and, if needed, getting out of the business will be discussed.

The seminar will be conducted by Mike Collins, president of Business Research Communications of Chapel Hill. He frequently presents seminars for the N. C. Department of Community College's small business centers. He is also the author of

North Carolina Job-Handler's Handbook and writes about entrepreneurship and business for a variety of regional business magazines.

There is no charge for the seminar but pre-registration is required and can be done by calling 457-6329 from the Southport-Oak Island area, 754-6900, 343-0203 or fax 754-7805.

SMART MONEY

Most unemployed workers don't interview often enough during job search

Many people who are looking for work prolong their job search by not interviewing as much as they can.

EMPLOYEE AND LABOR RELATIONS

Tips to help in a job search during tough times

■ **Interview more often.** Most job seekers visit six employers in a month, when they should try to see at least two potential employers a day.

■ **Actively search for work at least five hours per day.** Be persistent, without becoming obnoxious. Network — 80 percent of all job openings are not advertised.

■ **Remember, always be honest.** Lies and distortions can come back to haunt you. Keep résumés simple and responsible-feeling. Don't do things to distract from your message.

SOURCE: *Family Circle* magazine

Copley News Service/Ken Marshall

The chamber report

By Karen S. Hope
Executive Vice-President

(This is a report on the activities of the Southport-Oak Island Chamber of Commerce that appears weekly in The State Port Pilot.)

We hope everyone had a chance to thaw out from last weekend. The

Christenbury awarded trip to convention

As top producer with Red Carpet-Dorothy Essey & Associates for 1992, Sandra Christenbury was awarded an expense-paid trip to the National Association of Realtors' annual convention November 11-17 in Honolulu, Hawaii.

Over 30,000 realtors from the U. S. and several foreign countries were in attendance. Top instructional and motivational speakers highlighted the seminars at the convention, and hundreds of exhibitors displayed the latest trends and technical advances in the real estate industry.

"It was a very valuable experience," Christenbury stated. "To gain the knowledge of buying and selling programs that are working well in other states, and see the potential for this area, is very exciting."

weather was definitely brought in by Santa to get us in the holiday mood.

The Christmas-By-the-Sea Festival continues this week on Thursday, December 10, with Trim-A-Tree/Open House at the chamber office on Beach Road from 5:30 to 7:30 p.m. The Christmas-By-the-Sea Festival has adopted several needy families for the Christmas season.

Chamber members and area residents have been collecting food and gifts for the families and are encouraged to bring these items to Trim-A-Tree on Thursday evening. The Best-Decorated Business and Best-Decorated Home contests will climax this weekend. Judging of the entered homes and businesses will take place unannounced Friday, December 11, to Sunday, December 13, between the hours of 7 and 9:30 p.m. To enter the home contest, fill

out an entry form and drop the form and your \$5 donation to needy families at the chamber office on Beach Road, Southport.

Two more weekly drawings are left in the Shop-At-Home campaign. A list of participating merchants is in this week's *State Port Pilot*.

Other events this weekend include Southport's 200th Christmas celebration sponsored by the Bicentennial Committee and Southport 2000, Inc. Events include a waterfront home tour, holiday market and entertainment, and a Christmas gift-making workshop for children.

Also, Brunswick Town will hold its Christmas Open House on Sunday, December 13, from 1 to 5 p.m. There will be entertainment, and colonial food will be served.

BUSINESS BRIEFS

Realtors at state conference

Brunswick County Board of Realtors officers and leaders Dorothy Essey, Cora Walling, Sherri Marshall, Wyatt Gordon, Rosetta Short, Margaret Rudd and Madeline Gordon recently attended the 1993 Leadership Skills Workshop and Board Officers Leadership Conference sponsored by the North Carolina Association of Realtors.

The two-day event was held December 1-2 in Greensboro. Billy Benton of Charleston, S. C., led seminars on leadership skills and agency relationships.

The NCAR, Inc., chartered in 1921, is North Carolina's largest trade association. NCAR is headquartered in Greensboro with a membership of nearly 16,000 realtors and affiliate members.

First Citizens ATM upgrade

First Citizens Bank will perform a computer system upgrade that will affect all First Citizens automated teller machines (ATMs) statewide on Saturday and Sunday, December 12-13, causing a temporary interruption of service.

The maintenance is scheduled to occur between 10 p.m. on Saturday and 4:30 p.m. on Sunday. The upgrade is designed to expand the capabilities of the system by increasing the central computer's ability to process transactions. Customers will not be able to use their ATM cards at First Citizens machines during those hours. Regular service is slated to resume after 4:30 p.m. on Sunday.

First Citizens operates an ATM at its Yaupon Beach location.

County loans made by SBA

During fiscal year 1992 two loans were approved in Brunswick County, totaling \$705,000, according to Gary A. Keel, director of the Charlotte district office of the U. S. Small Business Administration.

In North Carolina, a record-setting 390 loans were approved for \$87,974,000 from October 1, 1991, to September 30, 1992, compared to 261 for \$57,303,000 in fiscal year 1991.

This represents a 53-percent increase in the number of loans approved in North Carolina, Keel noted. Loan approvals increased 32 percent in the Southeast and 35 percent nationwide.

"It is estimated that the businesses receiving these 390 loans in North Carolina will create or retain 3,563 jobs over the next two years," said Keel.

SBA loans are primarily made by private lenders, usually banks, guaranteed up to 90 percent by SBA.

BUSINESS LOANS

Existing or new businesses. Commercial, industrial and farming. Minimum \$25,000. Maximum over \$1,000,000.
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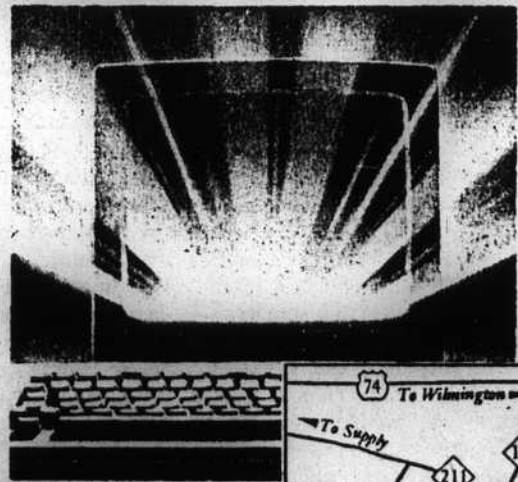
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