

Crime Prevention Tips

Credit Cards

- Be smart - don't let anyone pull a fast one. Check to see you've been given back your card once you've paid for what you bought.
- You've got to be smart if you shop by phone. Get the facts. Make sure the person on the phone is legitimate. And if you have a question, ask before giving your credit card number to anyone.
- Watch your credit card slip being filled out - and make sure it's not passed through the machine more than once. Ask for your carbons.
- Destroy the carbons, but keep your credit card receipts and check them against monthly bills.
- Destroy every credit card that is out of date. Cut it in half. Throw it away. Get rid of it.
- Make a list of your major credit cards, their account numbers and the phone numbers to call if the cards are lost.
- If you get ripped off, or just lose track of any credit card, call your bank fast, right away!

Money Machine Cards

If you can select your own Personal Identification Number (PIN) to access an automated teller machine, stay away from your birth date, social security number or address. If you lost your wallet with your card in it, these are the first numbers a criminal would try. Use something personal, like an old address or a friend's birthday that you can remember easily and doesn't appear on any cards you carry. Don't write your PIN on the bankcard or on a slip of paper in your wallet.

Holiday Shopping Safety Tips

The last few months of the year tend to be the time when a majority of all shopping is done. With the increase of shoppers comes an increase in the possibility of becoming a crime victim. Many of the crimes committed could be prevented. You can make it tough on criminals by taking away their opportunity to commit crimes in the first place.

Safety in the Parking Lots

- Park and walk in well-lit areas.
- Walk with confidence, be aware of people around you, and know where you are parked.
- Always lock your car doors after leaving or entering your car.
- Have your keys in your hand so you don't have to linger before entering your car. Check the back seat before you get in.
- Don't leave packages on the car seats. Keep packages out of sight in the trunk or under a covered rear cargo area.

Safety While Shopping

- Pay with checks or credit cards when possible. Don't flash around large amounts of cash.
- Don't leave any purchases or your purse unattended while shopping or in a dressing room.
- Try to carry as little as possible. Make multiple trips to your vehicle to store purchases.
- Never leave your children alone.
- If your children get separated from you, teach them to find a cashier or security officer and ask for help.
- Report all suspicious activity. Call 911 with description.



The Charlotte-Mecklenburg Police Department wishes your family a happy and safe holiday season.

Arrowood Association
P.O. Box 7381
Charlotte, NC 28241

Arrowood Association 2003 Committees/Chairperson			2003 Officers		
Committee	Chairperson	Phone#	President	Tim Shattuck	588-4260
Education Liaison	Dorene Kutrubs Boy Scouts of America	588-4260 Ext. 449		Boy Scouts of America	Ext. 414
Membership/ Blood Drive	Frances Pegram Awards by Frances	583-2827	Vice President	Jan Meyer Elite Resources	504-2299
Political Liaison	Peter Bergen Kirco Realty	529-1518	Treasurer	Queron Smith First Citizens Bank	388-3825
Roads/Transportation	Ken Chapman Crosland Commercial	561-5238	Secretary	Carolynn Stebly Arrowood Assoc. CU	588-6719
Crime Watch Neighborhood Liaison	Officer Travis Pardue Charlotte-Mecklenburg Police Dept.	643-5350	Sgt-At-Arms	Frances Pegram Awards by Frances	583-2827
Special Events	Lain Reavis SouthTrust Bank	942-3028 Ext. 704	Ex-Officio	Joel Randolph Randolph & Sons Builders	588-7116
Publicity/Public Relations	Shane Hughes	506-4850			
Newsletter	Carolynn Stebly Arrowood Association CU	588-6719			

Credit Union Corner - 10600 South Commerce Boulevard

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A BIMONTHLY
PUBLICATION OF THE
ARROWOOD ASSOCIATION
www.arrowoodassociation.org

From The President

Dear Colleagues,

Our last General Membership meeting for the year will take place on Tuesday, December 16th at the Holiday Inn on Woodlawn Blvd. We ask that you join us in celebrating the Holiday Season, and the good fortune that we enjoy everyday by living in this great country. We have two board vacancies which need to be filled for 2004. The first is Lain Reavis who is our Special Events Committee Chairman, and the second is Glen Chambers who will serve in the capacity of Chairman for our long Range Planning Committee.

Two individuals will be stepping down from their responsibilities and I want to recognize them for their contributions. Ken Chapman is traveling more extensively in his position and will have to relinquish his board and committee responsibility. He has put forward George Macon, an associate who will fulfill the remainder of Ken's term and we welcome him to the board. I do want to add that Ken was the one who successfully negotiated getting the railroad crossing fixed thereby sparing the expense of new shock absorbers for many.

Dorene Kutrubs' term has expired and she will leave not only the board but also the Education Committee. She has served as a conscientious board member and more importantly has done much to advance the Job Shadowing Program, Which under her direction has given hundreds of Olympic High School students the opportunity to serve first hand how the business community functions on a day to day basis.

We have enjoyed a wonderful year and we look forward with anticipation to 2004. Best Wishes for a Joyous Holiday Season.

Sincerely,
Tim Shattuck

Special Events Lain Reavis, Chairman

3rd Annual Arrowood Association Golf Outing

The Third annual Golf outing on October 14th was a BIG SUCCESS despite the threats of rain & wind. However. I've heard it never rains on the golf course regardless of what the weather man says. The scores were low, the food was great, and alot of people walked away with some great door prizes.

This year's Third Annual Arrowood Golf Outing had 18 sponsors and 122 golfers registered to play. The top three teams finished in the low 50's & received trophies, golf shirts, hats, shoe bags & other golf accessories. The longest putt & the longest drive winners both walked away with a new golf club. We were able to present a check for the proceeds of the golf outing to the Arrowood Credit Union. We would like to thank all the sponsors below as well as everyone that donated prizes. We couldn't have accomplished it without you.

Continued on page 2

December 2003						
	1	2	3	4	5	6
7	8	9	10	11	12	13
General Membership Meeting Holiday Inn, Woodlawn		16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

General Membership Meeting

December 16, 2003 - 11:30am at the Holiday Inn at Woodlawn. Please call Carolynn at 588-6719 by Friday, December 12th, 2003 with your reservation. Lunch for one representative is included in dues - additional attendees will be charged \$12.50.

NO CASH - Checks are to be made payable to Arrowood Association.

2003 Meetings: December 16

December Program

The Olympic High School Music Department features ensembles in which students may develop and showcase their talents. One of these ensembles, the Chamber Choir, will be performing for the December meeting. This group of students is made up of experienced musicians who must pass an audition to be part of the ensemble. The students study a variety of styles of music with emphasis on concert literature from the North Carolina Festival list. The Chamber Choir represents Olympic High School at many venues throughout the community.

Limelight tables are an excellent means of advertising your product / service. The cost is \$45 for a 6-foot table which will be located outside of the general meeting room. For information, contact Carolynn Stebly at 588-6719.

Special Events continued from page 1

Hole Sponsors:

Addecco	Boy Scouts Of America	Carolina Business Technologies
Concentra	Custom Corrugated Container	Delta Mold
Elite Resources	First Citizens Bank	Hampton Inn
Helfing Law	Kirco Realty	Link Staffing
Randolph & Sons	Record Storage	SouthTrust Bank
Staffmark	US Healthworks	Venturi Partners
Vulcan Material		

Prizes & other services provided by (no particular order) :

Waiter's choice	Frito Lay	Cunningham Wholesale
Diamond Springs	Ballantyne Resort & spa	Hampton Inn & suites
Holiday Inn on Woodlawn	Elite Resources	Awards by Frances
Aplix	First Citizens Bank	Arrowood Association
SouthTrust Bank	Arjobex	Berndes Cookware
Carolina Industrial Tool	Kirby Auto	Verizon Wireless w/ Scott Pittman
Carolina Custom golf	Continental Tires	Distribution Technology
A-tech Automotive	Hilton Garden Inn in Rock Hill	Cartner Glass Systems
Staffmark	Bouley Printing	Dezinz
United Mailing services	Southern Office Supply	DMI
Unumprovident	Chiron	US Healthworks
Tropical Nut & Fruit		

We apologize if we missed anyone. Items were being brought in on the day of the tournament & we hope we got everyone. Many thanks to you all.

Lain Reaves

From the Membership Corner...www.arrowoodassociation.org

Each of you will be receiving your Membership Invoice soon, if you have not already. Please OK the payment and send it to Accounts Payable so that we can process our renewed memberships and compile the membership list before Feb. 15, 2004. Payment should be sent to The Arrowood Association, PO Box 7381, Charlotte, NC 28241.

I would like to thank Mari-Ann Taylor of Compact II, Inc. (they created the web site for the Association and the Credit Union) for her articles giving us tips on technical "know how" and things that will help us. A thank you to Mason G. Alexander and Kevin J. Dalton of Elizy & Brooks, PLLC for their educational articles this year on issues of legality. I am sure several of us benefited from knowledge gleaned. Another Thank You to Dr. Peterson of OccMed for his articles giving us a "heads up" on the flu season as it comes on us.

We hope that each will continue to offer us knowledge in their specialties through the newsletter in 2004.

We will be meeting at the **Hilton in Pineville** next year and I am sure that each of you will be very pleased with the accommodations. Their food is DELICIOUS and there is lots of parking and not so much trouble to get in and out of their facility.

We will also be having a special committee to look into how we can improve the Association and help it grow in membership. If you are interested in being on this committee please let any one of the Board Members know. We look for a lot of growth and activity in 2004! Maybe even change some of the meetings from lunch to breakfast or after 5 pm meetings. Give us your input! You can reach me at 704-609-8370.

We would also like to know what topics you would like to see as the program of these meetings.

I look forward to seeing each of you December 16th at the Holiday Inn, Woodlawn 11:30 to 1 pm. Please remember to call Carolynn on Thursday the 11th and let her know if you are coming! 704-588-6719!

Frances Pegram, Awards by Frances & CustoMYzed Creations 704-609-8370

Community News

Dear Embassy Suites Hotel Friend:

On Sunday, December 7, 2003 from 1:00 p.m. until 4:00 p.m. Embassy Suites Hotel will host our 15th Annual Holiday Party for Children with Cancer. This is a very special day for children throughout the community and we are pleased to once again host this event along with help from Camp Care, The American Cancer Society and The Leukemia Society.

As part of the celebration, each child will receive a special gift bag from Santa Claus. Approximately 200 children visit Santa each year. We rely on donations from our local business community to help us achieve a memorable and fun-filled afternoon for these special children.

Please assist us by donating a cash/check donation (Embassy Suites Hotel c/o Camp Care) for this year's event or by sponsoring one of the children from Camp Care. **Donations can be dropped off at the Embassy Suites Hotel front desk or mailed to us at 4800 S. Tryon Street, Charlotte, NC 28217, Attn: Tara Patton anytime until Monday, November 24, 2003.** Please contact me with any questions at (704) 409-3549 or email questions to embassyelt@aol.com.

Thank you in advance for making this year's celebration a great success. We hope you will join us in bringing a smile to each one of these children this Holiday Season.

Warm regards,
Elaine Utter
Director of Sales and Marketing



Flu Facts for Fittest Folks

By: David M. Peterson, MD
OccMed@COS

As of November 8, 2003, the Center for Disease Control and Prevention reports that the 2003-2004 flu season has started. So far North Carolina and South Carolina have experienced only "sporadic" cases of flu whereas Texas has led the nation with "widespread" cases of the disease. On average about 36,000 people per year in the United States die from influenza and 114,000 per year are admitted to hospitals as a result of this disease. The best prevention is influenza vaccine which is given as a "flu shot" to persons of all ages.

An alternative to the flu shot became available this year. A Live Attenuated Influenza Vaccine or LAIV was licensed in 2003 and is given as a nasal spray instead of an injection. The trade name is FluMist and is different from the flu shot which contains only killed viruses since this preparation contains live weakened influenza viruses. FluMist is approved only for healthy people aged 5-49 years so it is not available for many high-risk or elderly people. Side effects in children include runny nose, headache, vomiting, muscle aches, and fever. In adults the side effects may include runny nose, headache, sore throat, and cough with fever being unusual in adults. The cost of the FluMist is approximately three times that of a flu injection and is available only by prescription.

Flu vaccine is effective in preventing influenza and in those immunized persons who get flu, the symptoms are less severe and the duration of illness is shorter. Anyone who wants to lower their chances of getting the flu can get a flu shot. It can be administered to children as young as six months of age. Persons who provide essential community services (police, firefighters, medical personnel, etc.) should consider getting a flu shot to minimize disruption of essential activities during flu outbreaks. Students or others in institutional settings who reside in dormitories should be encouraged to get a flu shot. Flu vaccine is most effective if given between mid-October and the end of December each year.

Olympic Student Wins Top Student Honor

Olympic received a congratulatory phone call naming Huy Ngo as the student recipient of the 2003 TIAA-CREF Leaders in Learning and Liberty. Each year TIAA-CREF invites the community to nominate a person who has made a significant contribution to the Charlotte Mecklenburg Schools learning environment.

Huy was one of the students who participated at the October limelight table. You may recall Huy was introduced as one of the students selected to shadow in the Colin Powell-Jack Straw Student Exchange.

Huy Ngo is making exceptional contributions from this experience as he has formed a network of support with the city's America's Promise base. When he spoke to the school board about his Exchange experience, Huy indicated his desire to start a School of Promise at Olympic. Since that time, he has received unparalleled support for the Mayor's Mentoring Alliance. He has met with representatives from the Charlotte chapter of Big Brother & Big Sister to begin the mentoring program. Huy is concentrating on a literacy tutoring program with elementary school students. He has continued in his leadership role for the school with presentations and supporting the nomination of Olympic High School for the Goldman-Sachs Award. Huy's leadership has brought recognition to the city of Charlotte and Charlotte Mecklenburg Schools.

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Credit Union News

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Minimum Balance = \$500

12 Month Term

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2004 DUES:

You all should have received your invoice for the 2004 dues. A check for this amount needs to be received before or by 1/31/04 !!!! Not any later! We must update our membership listing as soon as possible, so that we can forward this information to our members in a timely manner. Those who have not paid by that date will not be on our list! For many of you, payment is made outside of your local office. Please follow-up after the first of the year to be sure payment was made and received. Last year several checks were lost during the Christmas rush!! Thank you all for your cooperation!

