



# Minute by Minute



North Carolina Association of County Clerks

March 2007

Editor: Amanda Jones, Randolph County

## A Message from the President

Dear Clerks/Peers/Friends:

We had another good Clerks' School and it was good to see so many there. Fleming wasn't sure we had broken the record, but if not we were right up there. 290 clerks were registered for Clerks' School. It was good to see so many trying to improve their skills and learning better ways of doing their jobs. If you were there, give yourself a pat on the back!

As I write this it is the day after Valentine's Day. I had a good day and I hope that each of you did. I hope you got to spend time with someone you love whether it was a spouse, a significant other, a child, a parent, or a friend. Everyone needs someone.

I take a deep breath and think ahead to the Spring Conference in April which makes me realize that my year as President is almost over. I feel honored to have served as your President this year but I can't say that I don't look forward to being your "past President." I have had a wonderful group of friends to work with though. A big thank you to each of the officers: Brenda Hunter, Linda Hardison, Kathy Myers, and Kathy Hughes as well as to each director. You were all there when I called upon you.

It won't be long until time to pack to go to Sea Trail in Brunswick County, April 19-21. We have education, fun, and sun scheduled for you to enjoy. Brenda and the program committee have been working hard to have good things on the agenda and Debby Gore and Margie Stephenson have certainly had their thinking caps on. I think the Professional Development Committee has a surprise for us all. Look forward to a fun time! Looking back over Clerk records I saw that the Clerk's Conference in 1995 was at Sea Trail and 43 clerks attended. Let's see if we can break that record.

Thank you again for allowing me to serve such a fine group of professional women and I look forward to seeing all of you in Brunswick County.

Libby Corn, President



**Everyone please remember to bring door prizes and goody bag items to the Annual Conference at Sunset Beach on April 19-21, 2007!!**



## CLERKS IN THE NEWS

WANDA CROTTS will retire this month after more than 16 years as Cleveland County's Clerk. KERRI MELTON, current Deputy Clerk, will succeed WANDA as Clerk upon her retirement. Good luck to both WANDA & KERRI!

Congratulations also go to WANDA CROTTS on her marriage to Tim Ware on 12/6. (See picture on right.) The happy couple was married in Boiling Springs, NC followed by a honeymoon in Germany & Austria.

Welcome to LAURA WILLIAMS as the new clerk to the Moore County Board of Commissioners on 2/19. Also, a big thank you goes to Interim Clerk CHERYL ZIELSDORF, who has served on a temporary basis since the resignation of the former clerk, Carol Thomas, late last year. CHERYL will now return to her regular position in the County Attorney's office.



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### **North Carolina to Follow Federal Filing Date of April 17, 2007**

The Internal Revenue Service has announced that taxpayers across the nation will have until April 17, 2007, to file 2006 federal returns, extensions, and payments that ordinarily would be due April 16, 2007. The extra time is provided because April 15 falls on a Sunday in 2007, and the following day, Monday, April 16, is Emancipation Day, a legal holiday in the District of Columbia.

Go to [www.irs.gov](http://www.irs.gov) to see details of the IRS announcement.

North Carolina will follow the April 17 extended filing date and consider any returns and payments that would have been due on April 16 as timely if filed and paid by April 17. The extended deadline will apply to the following State forms:

- 2006 State individual income tax returns, whether filed electronically or on paper
- Partnerships
- Estates and Trusts
- Corporate income and franchise tax returns (C or S) for the tax period ending 1/31/07
- Corporate income tax returns of tax-exempt organizations reporting unrelated business income for tax period ending 11/30/06
- Corporate income tax return for cooperative or mutual association for tax period ending 7/31/06
- Extension requests for the above forms
- Individual and Corporate estimated tax payments for the first quarter of 2007



# FIGHTING BACK AGAINST IDENTITY THEFT

## COMMON WAYS ID THEFT HAPPENS:

### Skilled identity thieves use a variety of methods to steal your personal information, including:

1. **Dumpster Diving.** They rummage through trash looking for bills or other paper with your personal information on it.
2. **Skimming.** They steal credit/debit card numbers by using a special storage device when processing your card.
3. **Phishing.** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
4. **Changing Your Address.** They divert your billing statements to another location by completing a "change of address" form.
5. **"Old-Fashioned" Stealing.** They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records from their employers, or bribe employees who have access.

## DETER

### Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name. Deter identity thieves by safeguarding your information.

- Shred financial documents and paperwork with personal information before you discard them.
- Protect your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- Don't give out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- Never click on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit OnGuardOnline.gov for more information.
- Don't use an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- Keep your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

## DETECT

### Detect suspicious activity by routinely monitoring your financial accounts and billing statements.

#### Be alert to signs that require immediate attention:

- Bills that do not arrive as expected
- Unexpected credit cards or account statements

- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make

## INSPECT

- **Your credit report.** Credit reports contain information about you, including what accounts you have and your bill paying history.
  - The law requires the major nationwide consumer reporting companies—Equifax, Experian, and TransUnion—to give you a free copy of your credit report each year if you ask for it.
  - Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call 1-877-322-8228, a service created by these three companies, to order your free credit reports each year. You also can write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- **Your financial statements.** Review financial accounts and billing statements regularly, looking for charges you did not make.

## DEFEND

### Defend against ID theft as soon as you suspect it.

- Place a "Fraud Alert" on your credit reports, and review the reports carefully. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:
  - **Equifax:** 1-800-525-6285
  - **Experian:** 1-888-EXPERIAN (397-3742)
  - **TransUnion:** 1-800-680-7289Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.
- **Close accounts.** Close any accounts that have been tampered with or established fraudulently.
  - Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
  - Use the ID Theft Affidavit at [ftc.gov/idtheft](http://ftc.gov/idtheft) to support your written statement.
  - Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
  - Keep copies of documents and records of your conversations about the theft.
- **File a police report.** File a report with law enforcement officials to help you with creditors who may want proof of the crime.
- **Report the theft to the Federal Trade Commission.** Your report helps law enforcement officials across the country in their investigations.
  - Online: [ftc.gov/idtheft](http://ftc.gov/idtheft)
  - By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261
  - By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

To learn more about ID theft and how to deter, detect, and defend against it, visit [ftc.gov/idtheft](http://ftc.gov/idtheft). Or request copies of ID theft resources by calling 1-877-FTC-HELP (1-877-382-4357) or by writing to:

**Consumer Response Center**  
Federal Trade Commission  
600 Pennsylvania Ave., NW, H-130  
Washington, DC 20580

# Why Drinking Water Really is the Key to Weight Loss

by *Maia Appleby*

**Don't roll your eyes!** The potion for losing that excess body fat is all around you. It covers 2/3 of the planet. If you eat right and exercise at the intensity, frequency and duration proper for you, but still can't get rid of a little paunch here and there, you're probably just not drinking enough water. No need to get defensive. You're actually quite normal. Most people don't drink enough water. Most people are also carrying around a few more pounds than they would be if they did drink enough water. If you can't seem to get that weight off, try drowning your sorrows in nature's magical weight-loss mineral. It works, and here's why:

**"What on Earth is 'metabolism,' anyway?"** People use the term all the time, but ask them what it means and you'll get all kinds of answers. Webster's defines it as, "The process by which a substance is handled in the body." A little vague, but that's really all it means. There are many forms of metabolism going on in your body right now, but the one everyone is talking about is the metabolism of fat. This is actually something that the liver does when it converts stored fat to energy. The liver has other functions, but this is one of its main jobs. Unfortunately, another of the liver's duties is to pick up the slack for the kidneys, which need plenty of water to work properly. If the kidneys are water-deprived, the liver has to do their work along with its own, lowering its total productivity. It then can't metabolize fat as quickly or efficiently as it could when the kidneys were pulling their own weight. If you allow this to happen, not only are you being unfair to your liver, but you're also setting yourself up to store fat.

**"I've tried it and I couldn't stand it!"** The problem is that, though many decide to increase their water intake, very few stick with it. It's understandable. During the first few days of drinking more water than your body is accustomed to, you're running to the bathroom constantly. This can be very discouraging, and it can certainly interfere with an otherwise normal day at work. It seems that the water is coming out just as fast as it's going in, and many people decide that their new hydration habit is fruitless. Do take heed, though. What is really happening is that your body is flushing itself of the water it has been storing throughout all those years of "survival mode". It takes a while, but this is a beautiful thing happening to you. As you continue to give your body all the water it could ask for, it gets rid of what it doesn't need. It gets rid of the water it was holding onto in your ankles and your hips and thighs, maybe even around your belly. You are excreting much more than you realize. Your body figures it doesn't need to save these stores anymore; it's trusting that the water will keep coming, and if it does, eventually, the flushing (of both the body and the potty) will cease, allowing the human to return to a normal life. It's true. This is called the "breakthrough point." One recent finding, as irresponsible as it may be, that caffeine increases the body's fat-burning potential has many people loading up on coffee before going to the gym. This finding may hold some degree of truth in it, but caffeine is, in essence, a diuretic, and diuretics dehydrate. Caffeine may increase the heart rate, causing a few more calories to be burned, but this is at the expense of the muscles, which need water to function properly. This isn't doing your heart any favors, either. It's already working hard enough during your workout. Never mix caffeine and exercise. In fact, your best bet is to stay away from caffeine all together. It's a big bully that pushes your friend water out of your system.

**Water is the best beauty treatment.** You've heard this since high school, and it's true. Water will do wonders for your looks! It flushes out impurities in your skin, leaving you with a clear, glowing complexion. It also makes your skin look younger. Skin that is becoming saggy, either due to aging or weight loss, plumps up very nicely when the skin cells are hydrated. In addition, it improves muscle tone. You can lift weights until you're blue in the face, but if your muscles are suffering from a drought, you won't notice a pleasant difference in your appearance. Muscles that have all the water they need contract more easily, making your workout more effective and you'll look much nicer than if you had flabby muscles under sagging skin.

**"8 glasses a day? Are you kidding?!"** It's really not that much. Eight 8-oz. glasses amount to about 2 qt. of water. This is okay for the average person, but if you're overweight, you should drink another 8 oz. for every 25 lbs. of excess weight you carry. You should also up this if you live in a hot climate or exercise very intensely. This water consumption should be spread out throughout the day. It's not healthy at all to drink too much water at one time. Try to pick 3 or 4 times a day when you can have a big glass of water, and then sip in between. Don't let yourself get thirsty. If you feel thirsty, you're already becoming dehydrated. Drink when you're not thirsty yet. Do you think water is yucky? Drinking other fluids will certainly help hydrate your body, but the extra calories, sugar, additives and whatever else aren't what you need. Try a slice of lemon or lime in the glass, or if you really think you hate water, try flavored water. Just make sure you read the labels. Remember that you're going to be consuming a lot of this fluid. It's probably a good idea to stop drinking water a good three hours before you go to bed. You know why.

**When you drink all the water you need, you will very quickly notice a decrease in your appetite, possibly even on the first day! If you're serious about becoming leaner and healthier, drinking water is an absolute must. If you're doing everything else right and still not seeing results, this might just what's missing.**

