



HAPPY HOLIDAYS





Dear Fellow Employees,

The joyful season has arrived. We see it in the decorated trees that have appeared and in the decorations in every store window. We hear it in the halls and aisles and parking lots as people call a greeting when they pass by.

More than that, we can feel it. It's warm. Even on a cold day there's a warmth in the spirit of Christmas. Call it brother hood, or peace, or good will. It's a good feeling. We're doing what we need to do, but it's easier. The Christmas smiles and the many colorful decorations make the world more pleasant.

As this year draws to a close, I want to express my personal "thank you" to every fellow employee for your efforts during the year now closing.

Merry Christmas and Happy New Year to you and your family.



Front Page

Dressed in their Christmas finery, Carolina Mills employees and their children wish you a very Merry Christmas and Happy Holidays. It truly seemed like Christmas when the children arrived. Scoping out the office, punching the computer buttons and running up and down the corridor seemed like the perfect "office activity" according to the children. Each child was presented a coloring book and a child's rocker that was finished at CM Furniture.

Seated: Jeff Jeffreys (Production Planning Dept.) with son Timothy, Cindy Yount (Fabric Dept.) with daughter Kimberly.

On sofa l-rt: Vicki Buchanan (plant 8) with daughter Samantha, Pat Whitley (Personnel Dept.) with daughter Ashlee, and Loretta Davis (Sales Dept.) with son Luke.

Carolina Mills Annual Report Receives Award

Carolina Mills 1988 Annual Report achieved winning status in the Annual Report Conference sponsored by MerComm, Inc. honoring excellence in annual reports.

The winning entry received a second place silver award for the President's Letter and a third place bronze award for the Cover Design.

Over 800 corporations, associations, governments

agencies, public relations agencies, designers, and other suppliers from across the United States, Canada and abroad submitted entries to the competition which resulted in 293 awards being presented. The awards include 15 grand, 88 gold, 68 silver, 61 bronze, and 76 finalists.

The ARC Awards, known as the Oscars of annual reports, were independently judged by over

130 professionals representing 24 investor/public relations firms, design agencies, photographers and writers. Each entry was evaluated in terms of successful overall presentation. Some of the criteria considered in the judging process were: the impact of cover/photo design; effectiveness of president's letter, quality of interior design, clarity of written text, presentation of corporate information, expression of financial data, integration of fiscal and narrative material, and how well the spirit of the organization is communicated.

The Annual Report was produced in-house by the Communication Department at Carolina Mills.



Health Hints

As the holidays begin, we are invited to parties, delicious snacks are brought to work, and we nuzzle at home while wrapping presents. These holiday "facts of life" can cause you to gain weight. This time of year we get a lot of exercise; shopping, wrapping presents and decorating. But you seldom have time for the regular exercise class you attend or the scheduled mile walk after work. It is the time of year that can be very stressful because of our different routines and the need to get so many things accomplished. Perhaps the following tips on how to relieve stress will be helpful to you during the holidays and the rest of the year.

It's a well-known fact that little things are the biggest stress makers. Not the crisis of life, but the countless hassles of your day are what add up to stress.

Relieving it can be done by little things as well. For a better mood at the end of the day, and less strain on your heart, make a conscious effort to fight stress every day. Small steps that add up to more energy include:

Take time to stretch.

Raise your arms high, then stretch to the right and to the left.

Take a walk at lunch time.

Climb the stairs, or do something else that causes deep, regular breathing.

Laughing breaks stress.

Save the comics for break time, or chat with a humorous person.

Dream up a mini vacation.

When you're really "up tight", take a few minutes to relax in the warm sand of a tropical beach, or swim in refreshing waters. Feel the warmth of the sun your mind creates.

Hug people.

If you can't hug anyone at work, be sure to hug your family, your pets, old friends when you see them.

Breathe deeply...

in through the nose and out through the mouth. Do it six or seven times.

Five Steps to Appetite Control

With the holiday season upon us, and delicious goodies everywhere we go, perhaps the following tips will help during the holiday season.

If you find you eat too much too often, it could be that your appetite and your brain are out of tune with each other. *It takes 20 minutes for food to be digested to the point where the brain can respond to it and bring a feeling of satisfaction.*

The brain feels satisfied by nutrients and calories, not just with bulk. That is, if you eat a big bowl of raw vegetables, you will be full, but you will not feel satisfied.

To put your brain and your appetite into a more cognitive mode, check these five steps:

Eat Slowly.

Gives foods a better chance to send their filling signals to your brain.

Think about what you are eating.

If you read, watch television, or work while you eat, you don't give your senses the pleasure of enjoying the food. It will take more food to get the sense of having eaten sufficiently.

Avoid sweets,

... especially on an empty stomach. They give a very short-term lift, are high in calories, and make you want to eat again very soon. If you need something sweet, make it whole fruit.

Practice leaving the table

when you have had enough to eat, not when you feel "stuffed".

Rearrange your meal.

Get some protein and fat early in the meal so it can start making an impression on your brain. Cool down your appetite at the end of the meal with fresh fruit or vegetables.

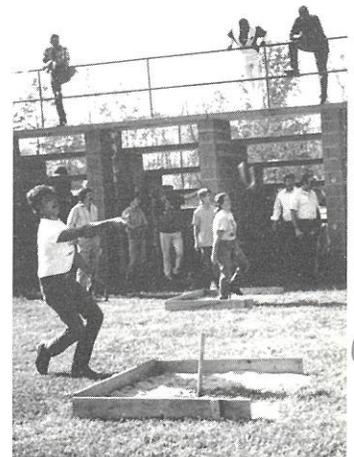
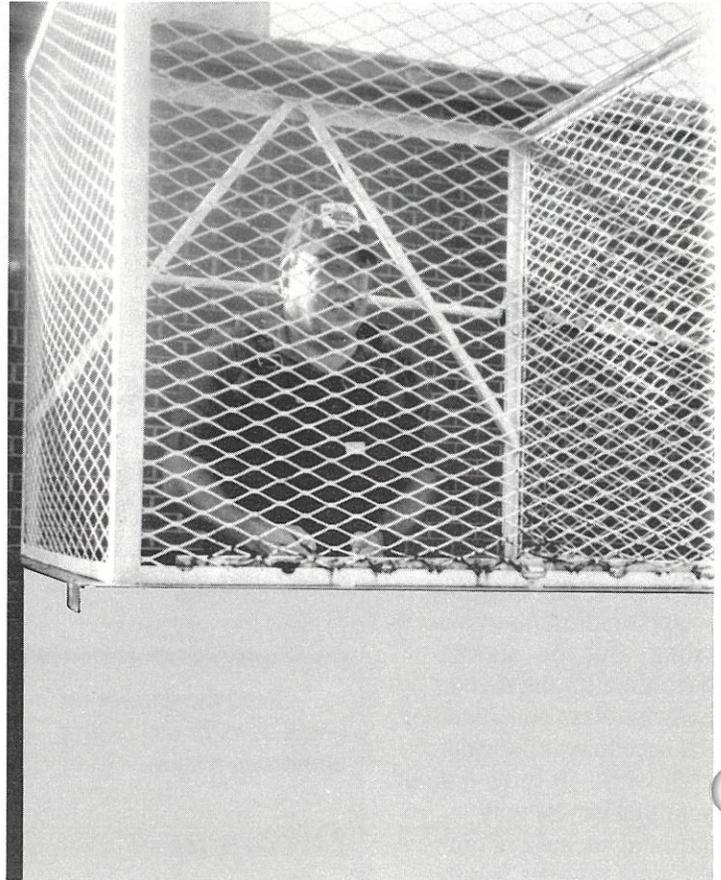


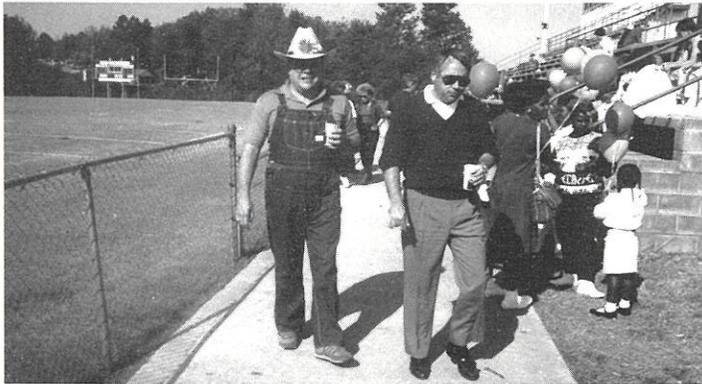
CM Furniture's Company Picnic

All employees at CM Furniture enjoyed food, entertainment and games at their company picnic.

The event was held at the football stadium at Maiden High School.

The employees at each Carolina Mills plant can decide what type of company function they would like to have during the company's fiscal year. There have been Halloween parties, summer cookouts, Christmas parties and many other special events. Some plants have the same outing each year and some decide to buy a special item for the plant. Whatever is decided, it is the employees at each plants decision.







Christmas:

Know What's Important For You

It's that time of year again, folks. We're in the countdown, and Christmas is coming once again.

It's a joyous time for most of us, but it's also one of the most stressful times of the year. Talk about a deadline ... December 25th doesn't wait for anyone.

"Set realistic expectations". Those are words of wisdom from the experts. There's no earlier time to set them than now. Here are a few things to consider:

- No Christmas will be like any you have experienced before. Each has its own character and its own year. Decide where you will go, or who will come to your place.

- Make a time plan that leaves space for unplanned mishaps, enough rest, and opportunities to do things you ENJOY.

- If your work or projects will keep you busy until the last minute, consider outside help for the big dinner. Many supermarkets

will stuff and bake a turkey, supply ready-made trays of vegetables, and plenty of other goodies.

- Let guests trim the tree. Many enjoy doing it. It gives you a common project while enjoying your

visit, and it saves the time you would have to spend doing it ahead of time.

- Don't disappoint someone who's counting on a gift from you.

Remember, a card can be important to someone who needs to know you care.

- Make a list of all those Christmas traditions from the past and decide which ones are possible and meaningful. Maybe reading the Christmas Story on Christmas Eve is a tradition, for example, and doesn't take much time. Maybe having an open house for neighbors and relatives is more than you can handle this year.

- If you really are short on time, remember there are other Christmases coming. Have dinner at a restaurant and enjoy it. You'll be better off that you would be if you set yourself up for something you can't handle.

Merry Christmas to you and yours. Relax, enjoy whatever this year has in store for you, and share your joy with others even if it is only by a telephone call.





A Christmas Message:

Dear Friends,
The Joyful season has come. See can see it in the trees that have appeared in corners and nooks, decked out in every kind of ornamentation.

We hear in the halls and aisles and parking lots as people call a greeting when they pass by.

More than that we can feel it. It's warm. Even on a cold day there's a warmth in the spirit of Christmas.

Call it brotherhood or peace, or goodwill, the last days of the year are filled with it more than any others.

It's a good feeling.
We're doing what we need

to do, but it's a little easier now. The Christmas smiles and the many colorful decorations make it natural to think creatively.

As this year draws to a close, we know that it has been an interesting and unique time in our history. My personal "thank you" goes to all of the members of our team for their efforts during the year now closing.

In my New Year's message, I will detail the progress we have made in various areas.

For now, let business and work take second place to the season. As you leave for the holiday break, please take my best wishes with you.

Merry Christmas,
Happy New Year and may
God bless you and yours.



MLCYSUALCATNAS
 IEAOTTPYENMIHC
 TORBAROBIIAARA
 SNORRESCICKYAR
 TSREYAEAKKERO
 OUNMOCDTUIEOYL
 ROAMTHHNNANLWE
 IYMUSTARLITGER
 EOERLHOLIDAYNS
 SJNDYEOJESUSYY
 GOTPIDELBATSPW
 NAPPEARRYRAMPO
 UANGELSYTHGUAN
 HOSEKINGNIRAH S

ANGELS	MERRY
APPEAR	CHRISTMAS
BIKE	MITS
CAR	MUST
CAROLERS	NAUGHTY
CAT	NICE
CHIMNEY	NICK
DOLL	ORNAMENT
DRUMMER BOY	PEAR
GLORY	PIE
GOT	POSED
HAPPY	REACH
HANUKKAH	REAL
HAPPY	REEL
NEW YEAR	SAINT
HOLIDAY	SANTA
HOSE	CLAUS
HOLY	SHARING
HUNG	STABLE
JESUS	SNOWY
JOYOUS	STAR
NOEL	STARLIT
JOT	STORY
KING	STORIES
MAKE	TREE
MARY	TOG
	TOY

Beth Keisler's Son Recognized

For several years, the Catawba Valley Council has sponsored a writing festival for the students of the 3 school systems in Catawba County. The purpose of such a festival has been to motivate, inspire, and recognize young authors. The response has been overwhelming.

In celebration of our constitution, Catawba Valley Council International Reading Association decided to publish America ... Of Thee We Sing. Surrounding counties were invited to submit entries for this publication on a multitude of topics on America. Although every county did not respond to the invitation, America ... Of Thee We Sing presents a variety of compositions by Young Authors on their heritage.

A complete chapter has been devoted to compositions written by very young children. The thoughts they have expressed are as they view and comprehend certain aspects of American life. In the childrens section, the poem "America, Land That I Love" was written by Ben Keisler. Ben is the son of Beth Keisler who works as an executive secretary in

the corporate office. Ben is a fourth grade student at Webb A. Murray Elementary School.

*America,
Land That I Love*

*The Washington Monument stands tall,
It's built on freedom, so it won't fall.*

*The Lincoln Memorial is really neat,
America's grace saves it from cold and heat.*

*The Jefferson Memorial has a great dome,
It represents our great home.*

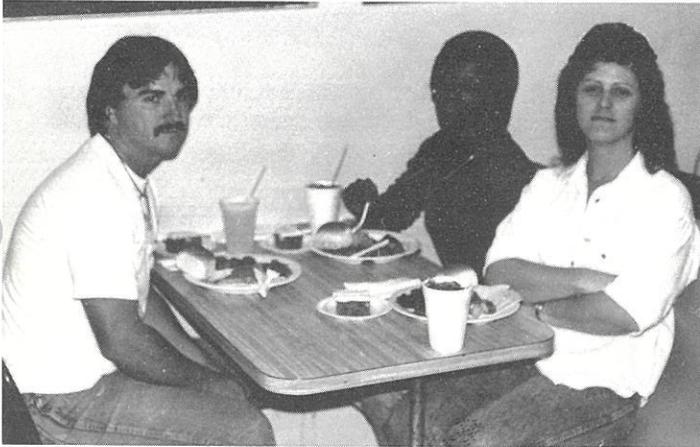
*The Statue of Liberty stands for grace,
And shows America is great place.*

Ben Keisler





CRAFTED
WITH PRIDE
IN U.S.A.



Thanksgiving Celebrated
No cooking and no washing dishes! A Thanksgiving Dinner of turkey and dressing with all the trimmings was served at all the Carolina Mills plants on all shifts and no one had to cook or wash dishes. Enjoying the Thanksgiving dinner at Plant 21&22 are: Joe Heavener, Novelene Johnson, and Wanda Hoppes.



Santa Claus arrived early in Ranlo to visit Erma Burgess, Judy Ratchford, Margaret Hartsell and Vickie Halin. Nancy Whitaker had fun dressing up as Santa Claus.

Holiday Music Word Search

Hidden in this search grid are many things you would find at a musical Christmas play, plus a Christmas wish!

H J S T N E M U R T S N I A
S O U N D S S O D L I H C C
B A L L Y L S R E T N A H C
E E C I O N A I P P T R O O
A C O R D B E L L S I P I R
U C A N T A T A T S M S R D
T C A E H L Y S T O R I E S
Y E N S P C Y M B A L S L W
S O R A E P A R U L H L W E
T E K I D S K E E S N O W E
I O T R S K I P S S I W R T
T E N O R G A N G E L C R N
C L N L N H S T E P M U R T
H G D G C H U R C H I M E S

ACCORD	ICE
ANGEL	INSTRUMENTS
BALL	KIDS
BEAUTY	LYRES
BELLS	MASS
CHAPEL	NOTES
CANTATA	ORGAN
CAROLS	PEACE
CASES	PLAY
CHANTERS	PEAR
CHILD	PIANO
CHIMES	SEEK
CHOIR	SLOW
CHRISTMAS	SKIP
SONG	SMILE
CHURCH	SNOW
CORD	SOUNDS
CYMBALS	STITCH
GLORIAS	STORIES
HARPS	SWEET
HOLIDAY	STONE
MUSIC	TENOR
HORN	TRUMPETS



Safety

Plant 2

Jim Bean, (pictured below) Plant Manager, spoke to the supervisors and foremen at a breakfast meeting. He stressed the importance of safety and discussed ways in which the plant could improve in the area of safety.



Plant 12

Plant 12 just completed another year with no disabling injuries. To celebrate this honor, the employees celebrated with a Thanksgiving dinner. The employees have now worked more than 1.3 million hours and over 1400 days with no accidents.

Hang the Holly High

If you deck your halls with holly or mistletoe, be sure these plants are out of reach for small children.

- Holly leaves are toxic, and eating the leaves (20 to 30) could be fatal to a small child, say experts at Temple University School of Medicine.
- The leaves and white berries of the mistletoe cause stomach upset, a drop in blood pressure, and slow heartbeat.
- The jerusalem cherry bears red and yellow fruit. Eating just a couple of these can cause serious stomach problems, slow heartbeat, and even coma in toddlers.
- The poinsettia is actually one of the least toxic holiday plants. A fifty-pound child would have to eat hundreds of leaves to become seriously ill.
- Even if these natural decorations are hung out of reach, caution youngsters about eating any berries that fall to the floor.



New TV Commercials Aired

The Crafted With Pride in USA Council's new TV commercials received a positive reaction from the press at a preview meeting before the commercials were aired on TV. Television news coverage on the campaign's launch reached a total of 13.2 million U.S. households.

ABC's "World News This Morning", CNN's

"Business Day", CNBC's "Media Beat" and the nationally-syndicated "Nightly Business Report" were among those heralding the new commercials.

The new campaign is based on extensive market research which shows that consumers do feel better when they know the apparel and home fashions they buy are U.S. made.

Research also reveals that the vast majority of consumers believe "Made in U.S.A." apparel provides superior fit, quality and diversified styling.

A number of reporters covering the new commercials cited recent research from the Cambridge Reports, which states that the number of consumers who make a conscious decision against purchasing a foreign-made item has nearly doubled in four years.



North Carolina Income Taxes

On August 7, 1989, the North Carolina General Assembly enacted legislation to enhance the simplicity and fairness of the State income tax. Known as the Tax Fairness Act of 1989, the new law restructures North Carolina's individual income tax to base it on taxable income as determined under the Internal Revenue Code. The change is effective for tax years beginning on and after January 1, 1989.

The new North Carolina statutes require a taxpayer to calculate his income tax liability on his North Carolina taxable income based on filing status and tax rates as follows:

a. *married filing a joint return and surviving spouses:* 6 percent of North Carolina taxable income up to \$21,250; 7 percent on the excess over \$21,250.

b. *heads of households:* 6 percent of North Carolina taxable income up to \$17,000; 7 percent on the excess over \$17,000.

c. *unmarried individuals other than surviving spouses and heads of households:* 6 percent of North Carolina taxable income up to \$12,750; 7 percent on the excess over \$12,750.

d. *married individuals who do not file a joint return:* 6 percent of North

Carolina taxable income up to \$10,625; 7 percent on the excess over \$10,625. (See also p11,750.)

2. **Taxable income starting point.** The starting point in determining North Carolina taxable income is

taxable income for Federal income tax purposes determined under the Internal Revenue Code in effect as of January 1, 1989.

3. **Joint returns.** A husband and wife must file a joint income tax return if:

(a) Their Federal taxable income is determined on a joint Federal return; *and,*

(b) Both spouses are residents of this State or both spouses have income from sources within this State.



Dot Hardin, Bob Rollins, James Chambers, Albert Tolbert, and Gary Moore from Plants 21&29 sign the new North Carolina withholding statements. On the new NC-4 Forms, each employee will signify how many dependents they wish to claim. This is the same procedure as on the Federal Income Tax forms. This new tax reform act will be effective the first pay period of 1990.



Holiday Music Word Search Answers Hidden Message: Joy

to The World
N J S T N E M U R T S N I A
S O U N D S S O D L I N G C
B A L L Y L S R B T N A H E
F E C I O N A I P P T K O O
A C O R D B E L L E S I P I R
U E N T A T A T S M S R D
T C A H L Y S T O R I E S
Y E N E R G Y B A L L W
S O R A P P A R U L N L W E
T R K D K E E N O W E
O T R S K I S S I W R T
T E N E R G A N G E L C R N
C L N L N H S T E P M U R T
H G D G E H U R C H I M E S

Happy Holidays Answers

N I C Y S U A L C A T N A S
H A O T T F Y E N I N I G
T O B A R G E I A A A A
S N O R R E S K I C Y A R
T S R E Y A E A K K E R E O
G U F M O C D T U L I O Y L
R O A M T H H N N A N L W E
I Y M U S K A R E I T G E R
E O R K I N G E L D A Y N S
S I N D Y E B E S U Y Y
C O T F I D B L B A T S P W
N A F F B A R K K R A M P O
U A N G E L S Y T H G U A N
H O S E K I N O N I R A S



Martha I think you're going a little overboard on the decorations this year!



Carolina Mills Employees Discounts

Movie Tickets

Hickory Tickets\$3.50

Carolina Mills Ballcaps

Green\$2.75

Carolina Mills Sweatshirts

Grey, size small\$5.00

Carolina Mills Books

Cookbook\$5.00

Christmas book\$5.00



Adult Tickets\$15.25

Students\$10.95

Children under 11Free



CHIMNEY ROCK PARK

Adults\$5.00

6 to 15 years\$3.00

Under 6 yearsFree



CHRISTMAS COMES FROM ♥THE HEART♥



There is no more appropriate time than the Holiday Season to say "Thank You" and express our sincere appreciation for the confidence you have placed in us and the opportunities you have given us to serve you.

May the New Year be a Happy and Healthful one for you and your loved ones.

Joyce, John, Dot and Carol
YOUR CREDIT UNION STAFF

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