

Wachovia Holds Seminar For AME Zion Church Leaders

Twenty-one people, most of whom are officials of the African Methodist Episcopal (AME) Zion Church and Livingstone College, attended an investment seminar recently at the main office of Wachovia Bank and Trust Company in Winston-Salem.

The four-hour seminar, the second in as many years, was conducted by Wachovia's Charitable Funds Management Department which funds for non-profit institutions. The program included an investment overview that touched upon economic trends, three short group sessions and a luncheon with remarks by Hans W. Wanders, Wachovia's chairman of the board.

Bishop William M. Smith, a senior prelate from Mobile, Ala., said at the start of the seminar: "I do not know of anything that could help us more in finding our way in the financial world. We appreciate the private sector, like Wachovia, helping those of us who are exposed to the rapid change in the financial world. As always, the bottom line is money."

Smith, along with others from various parts of the country,

were in North Carolina to attend a Founder's Day Celebration at Livingstone College in Salisbury. Smith and most of the others who participated are trustees of the college.

Ms. Joyce Teague, an account officer for Wachovia who organized the gathering, said the bank planned the seminar to coincide with the trustees' visit to the state. "Last year's program was so well received that we welcomed the opportunity to again share our expertise with this group," Ms. Teague said. "This is just one of the ways we try to be of service to organizations like AME Zion Church and Livingstone College."

After an investment overview by G. Mackey Salley of the Trust Department's Investment section, the attendees participated in sessions on the 1981 Economic Recovery Tax Act (ERTA), Investing to Achieve Personal Goals, and Investing for Institutions.

Robert D. Brown, manager of the Individual Financial Planning unit in the Trust Tax Division, outlined effects the ERTA laws would have upon individuals and institu-

tions. John Mebane, manager of Personal Trust Investment, led the session about the risks one should consider when evaluating investment alternatives. Charles Buchholz, an account officer for Charitable Funds, talked about various investment options available to institutions.

Wanders talked about the internship program Wachovia has with Winston-Salem State University that allows students majoring in computer science to get hands-on experience with the bank. "We at Wachovia aspire to be responsible citizens," Wanders said.

Harold G. Hoak, Wachovia's southern regional executive, and Salisbury city executive R.O. Everett, who was recognized for his work with Livingstone College, also attended the seminar.

"Wachovia has enriched our lives," said Bishop Charles H. Foggie of Pittsburgh at the conclusion of the seminar. "Preachers have been accused of a lot of things but they have never been accused of handling money like it should be handled," he added humorously.



WINSTON-SALEM—Some of the participants of the investment seminar held at Wachovia bank are seen here talking after the luncheon. From left to right: Dr. F. George Shipman, president of Livingstone College; Bishop William M. Smith, senior prelate of the AME Zion Church and chairman of

the board of trustees of Livingstone College; Hans W. Wanders, chairman of the board of Wachovia; Bishop Clinton Coleman, Bishop Charles Foggie, and Harold G. Hoak, Wachovia's southern regional executive.

Family Tradition Forced To End By Crime

By Milton Jordan

From the steamy windows of two of Durham's oldest downtown, 24-hour restaurants, three generations of Joe Jernigan's family have watched Durham's nightlife.

According to Joe Jernigan, who started cooking in the old Toddle House on West Main Street more than forty years ago, the city's nightlife has changed from a busy bustle of third shift mill and factory workers to a rowdy rhythm of hoodlums and delinquents.

"Durham was a good town back then when I got started," he said, "and working at night was a lot of fun. But it's more rowdy now, and really kind of scary."

Jernigan's daughter, JoAnn, agrees. "There was a time when I would step out in the parking lot out back at night," said Ms. Jernigan who cooks at The Steak & Eggs, 1011 West Main Street. "But I wouldn't dare do that now. There's too much that happens back there."

Crime statistics from the Durham Public Safety Department appear to bear out the Jernigans' impressions. According to official reports, nearly 1,000 criminal offenses occurred in the general downtown area during 1981. While most of

these offenses were business burglaries and other larcenies, including housebreakings in the bordering neighborhoods, there were quite a number of violent crimes as well.

Jernigan and his family have seen downtown's danger close up.

Last July 4, two men robbed and beat Jernigan in the restaurant where he worked, and in November, Ms. Jernigan saw a man get robbed and beat up in the parking lot behind the restaurant where she cooks.

"I feel that eventually Durham's 24-hour restaurants will have to close," she said. "There are too many people out of work, and things are just too dangerous."

The danger frightens Tina Jordan, Ms. Jernigan's daughter, who is the third generation of their family to work Durham's nighttime restaurants.

"When I first started the rowdiness and stuff didn't bother me," said the 18-year-old parttime waitress who started waiting tables when she was about nine years old. "But now it's scary, and I'm going to find something else to do."

And so for Jernigan, 59, his daughter, 36, who has cooked on the downtown third shift for more than eighteen

years, and Tina, 18, both halt.

"I don't know what I'll do," Ms. Jernigan said sadly. "I've been a

cook all my life, I'd hate to see it end, but it's gotten so bad, I just don't see any hope."

Photo by Mike Mayfield



Three Generations Of Jernigans

Three generations of the Jernigan family who work in Durham's 24-hour restaurants, pause to discuss changes they've seen in Durham's nightlife. From left to right, they are Joe Jernigan, his daughter, JoAnn, and his granddaughter, Tina.

About Your Medicines

by The United States Pharmacopeial Convention, Inc.

ANTICOAGULANTS

Anticoagulants decrease the clotting ability of the blood and therefore help to prevent harmful clots from forming in the blood vessels. They are given by mouth; warfarin is also given by injection. These medicines are sometimes called blood thinners, although they do not actually thin the blood. They also will not dissolve clots which already have formed. They are often used as treatment for certain blood vessel, heart, and lung conditions. Anticoagulants are available only with your doctor's prescription.

This information applies to the following medicines. Some commonly used brand names are included in brackets.

Coumarin Derivatives
Dicumarol (dye-KOO-ma-rol)
Phenprocoumon (fen-proe-KOO-mon) [Liquar]

Warfarin (WAR-far-in) [Athrombin-K; Coumadin; Panwarfin]

Indandione Derivatives

Anisindione (an-iss-in-DYE-one) [Miradon]

Phenindione (fen-in-DYE-one) [Hedulin]

This information does not apply to heparin.

Proper Use of This Medicine

● Take this medicine only as directed by your doctor. Do not take more or less of it, do not take it more often, and do not take it for a longer period of time than your doctor ordered.

● Your doctor should check your progress at regular visits. A blood test must be taken regularly to see how fast your blood is clotting. This will help your doctor decide on the proper amount of anticoagulant you should be taking each day.

● If you miss a dose of this medicine, take it as soon as possible. Then go back to your regular dosing schedule. If you do not remember until the next day, do not take the missed dose at all and do not double the next one. Doubling the dose may cause bleeding. Instead, go back to your regular dosing schedule. Be sure to give your doctor a record of any doses you miss. If you have any questions, check with your doctor.

Precautions While Using This Medicine

● Tell all doctors and dentists you go to that you are taking this medicine.

● Always check with your doctor, nurse, or pharmacist before you start or stop taking any other medicine. This includes any over-the-counter (OTC) or nonprescription medicine, even aspirin. Many medicines change the way this medicine affects your body. You may not be able to take the other medicine, or the dose of your anticoagulant may need to be changed.

● Your doctor may want you to carry an identification card stating that you are using this medicine.

● While you are taking this medicine, it is very important that you avoid sports and activities which may cause you to be injured. Report to your doctor any falls, blows to the body or head, or other injuries, since serious internal bleeding may occur without your knowing about it.

● Take special care in brushing your teeth and in shaving. Use a soft tooth brush and floss gently. Also, it is best to use an electric shaver rather than a blade.

● Drinking too much alcohol may change the way this anticoagulant affects your body. Generally, you should not take more than an occasional 1 or 2 drinks. You should not drink regularly on a daily basis or take more than 1 or 2 drinks at any time. If you have any questions, check with your doctor.

● Eat a normal, balanced diet while you are taking this medicine. Do not diet or make other changes in your eating habits without your doctor's advice. Check with your doctor if you are unable to eat for several days or if you have continuing diarrhea or fever.

● If you are taking anisindione tablets or phenindione tablets:
— Depending on your diet, this medicine may cause the urine to turn orange. Since it may be hard to tell the difference between blood in the urine and this normal coloration, check

with your doctor if you notice any color change in your urine.

● After you stop taking this medicine, your body will need time to recover before your blood clotting abilities return to normal. Your pharmacist or doctor can tell you how long this will take depending on which anticoagulant you were taking. Use the same caution during this period of time as you did while you were taking the anticoagulant.

Side Effects of This Medicine

● Along with its needed effects, a medicine may cause some unwanted effects. Although not all of these side effects appear very often, when they do occur they may require medical attention. Check with your doctor if any of the following side effects occur:

Signs of bleeding inside the body

Abdominal pain or swelling	Coughing up blood
Back pain or backaches	Dizziness
Bloody or black tarry stools	Severe or continuing headaches
Cloudy or bloody urine	Vomiting blood or material that looks like coffee grounds
Constipation	

Other less common side effects

Diarrhea (more common for dicumarol)	Unexplained sore throat, fever, chills, or unusual tiredness or weakness
Itching, skin rash, or hives	Unusual hair loss
Nausea or vomiting	

● If you are taking anisindione or phenindione:
— In addition to the side effects listed above, check with your doctor if any of the following side effects occur:

Dark urine	Ulcers or sores in mouth or throat
Swelling of feet or lower legs	Yellowing of eyes or skin

● Since many things can affect the way your body reacts to this medicine, you should always watch for signs of unusual bleeding. Unusual bleeding may mean that your body is getting more medicine than it needs. Check with your doctor if any of the following signs of overdose occur:

Bleeding from gums when brushing teeth	Unexplained nosebleeds
Excessive bleeding or oozing from cuts or wounds	Unusually heavy or unexpected menstrual bleeding
Unexplained bruising or purplish areas on skin	

● Other side effects may occur which usually do not require medical attention. These side effects may go away during treatment as your body adjusts to the medicine. However, check with your doctor if any of the following side effects continue or are bothersome:

More common

Bloated stomach or gas	
Less common	
Blurred vision	Stomach cramps
Loss of appetite	

● Other side effects not listed above may also occur in some patients. If you notice any other effects, check with your doctor.

NOTE: The above information is abstracted from the 1981 editions of *About Your Medicines* and *USP Dispensing Information*. It is not sufficient to make an evaluation as to the risks and benefits of taking a particular drug in a particular case or to provide medical advice for individual problems and should not alone be relied upon for these purposes. Should you desire additional information or if you have any questions as to how this information may relate to you in particular, ask your doctor, nurse, or pharmacist.

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Business Hints Strategy For Minority Businesses

By Luanna C. Blagrove
Author and Business Consultant

Yesterday is the past. Yesterday made its big debut in the 1960's. It was then that the All-American dream came true for most minority businesspersons as to owning their own businesses. We could become rich by working for ourselves. We did not have to know anything about the business world — we could learn as we went along. Thus, no experience was needed. Finance was no problem — it made little difference whether or not we had sufficient money, backers or a good credit rating. No, we did not even have to worry about collateral. The sellers, their lawyers, bankers and the Small Business Administration (SBA) loan officers took care of everything on the legal end. All the buyers had to do was listen to unfamiliar words, ask no questions and sign their names.

What did the average minority person know about operating a business? You have guessed it — nothing. Likewise, we were not versed in business legal matters. We were, however, smart enough to hopefully find the "right" lawyer to help us try to beat the rap downtown.

But, as when one is in love, most minorities were deaf, dumb and blind. Our dream of being rich was suddenly possible. We had found a true friend in the white man. He was now our friend and 'sincerely' wanted to help us make our dream come true. We did not know nor did we stop to think about what we were getting into. The sad part about this is that we have left the 60's, gone through the 70's and are entering the 80's in the same fashion.

Tomorrow is the future. It is yet to come. Today is the present. Today is the now — the now with which I am concerned. We can complain, moan and groan all we want to and blame others for our plight, but without really trying to help ourselves a lot more, the little progress that has been made will be lost. Regardless of how much or how little we receive, it is up to us to take advantage of a situation for our benefit. And the only way to take advantage of a situation is to make a strategy plan using all the other advantages that we may have.

Only the strong are going to survive because they know their advantages and disadvantages, the friends and the foes, and govern themselves accordingly.

HOME

SAVINGS AND LOAN ASSOCIATION

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SINCE 1920

Effective Annual Yield	Annual Rate	Savings Plan	Minimum Deposit
15.728%	14.610	IRA Variable Rate 18 Months	\$100
14.165%	13.25%	IRA Fixed Rate 24 Months	\$100
10.79%	10.79%	All-Savers Certificate Tax Sheltered 12 Months	\$500
13.212%	13.212%	Money Market Certificate 6 Months	\$10,000
12.74%	12.00%	Variable Rate Certificate 30 Months	\$500
5.39%	5.25%	NOW Checking Accounts	Maintain \$400 For no service charge

Substantial penalty required for early withdrawal of Certificates.

it pays to bank at Home



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