

Law firm moves into new offices

Continued from 7A

Ferguson, Jim Lanning and Adam Stein joined. Lanning and Stein are white. Ferguson and Chambers, African American.

Chambers is now chancellor of N.C. Central University. Lanning is Mecklenburg's chief district court judge. Stein works out of the firm's three-lawyer offices in Durham.

Former partners include Cong. Mel Watt, N.C. Rep. Leslie Winner and former N.C. Appeals Court Judge Charles Becton.

The firm, now with 16 lawyers, held an open house Sunday, about a month after

moving from its former home in what's now the Robert L. (Bob) Walton Plaza on Stonewall Street.

Senior partner James Ferguson said the firm's move was necessary because it had outgrown offices on the 7th floor of what was the Independence Building, before it was sold last year to Mecklenburg County.

"In 1973, in the spring, when we moved into the building on Independence Boulevard, we were a much smaller firm, in the range of eight or nine lawyers," Ferguson said. "We are now at 16, soon to be 17 lawyers."

The firm had not moved for more than 21 years, after tak-

ing offices in the Independence Building after someone torched their Trade Street office in 1971, at the height of the hysteria of public school desegregation.

The firm has remained champions of civil right litigation, for example its involved in maintaining the 12th District as a majority African American congressional district. Former partner Mel Watt holds the 12 District seat.

But, the firm has also has expanded over the years to include areas such as a business practice and insurance and personal injury cases.

"We are reaching out into those areas, not just to make

money for ourselves, but to find ways to finance civil right work and public interest work that we have traditionally done," Ferguson said.

"The new location is an office condominium above the county Elections Office.

"We have gotten room to expand more if we need to," Ferguson said. "This space is close to 0.3 of a mile from old office. It's very close to cherry community. It is a bridge between old Cherry community and the old Brooklyn community where we were.

"The facility is better. There is more parking closer to building. And we are close to the retail and economic hub of Midtown Square. And we a

Briefs: Golden State reaches out

Continued from 7A

interest-sensitive products. Elements of the program include creating partnerships with community-based organizations, endorsements and comparative advertising.

"We need to make families aware just how affordable this kind of insurance is and how achievable millionaire status is through our program," said Larkin Teasley, Golden State's president.

Building bridges within the black business community is a goal of the program. Recycling Black Dollars and the Greater Los Angeles Chamber of Commerce are partners in the effort.

Excel opens some new opportunities

Continued from 7A

books: multilevel marketing.

Multilevel or network marketing, wherein people make money by recruiting others as well as selling services, has worked for three decades at companies such as Amway Corp. and Mary Kay Corp.

Johnny compares the success of Excel to that of A.L. Williams Insurance, which revolutionized the insurance industry and changed how companies operate.

"I want to equate that with Excel in telecommunications," Johnny said.

President Clinton recently

signed a bill breaking up the monopoly of local phone services. "I know this is ground level for us but I think it will keep growing," Johnny said.

"Excel will change the way of thinking for people as well as businesses because it will be among the most competitive markets."

Taxes can be paid off in installments to IRS

Continued from 7A

that it has approved or denied your request, or that it needs more information. If you negotiate an agreement with the IRS, be sure to keep your end of the bargain. If you find that you can't make the agreed-upon payments, notify the IRS immediately so you can explain the situation and work out a new plan.

Negotiate a better deal

What if you think there's no way you'll ever be able to pay all that you owe the IRS? Believe it or not, the IRS sometimes accepts partial payment. You can try making

an "offer in compromise," an IRS procedure that authorizes the IRS to settle tax debts for less than the total amount owed when doubt exists as to whether the total liability can ever be collected. First, you'll need to complete Form 656, Offer in Compromise, which asks you to determine: the most you think you can pay in relation to your net worth and income; and how you intend to pay it — cash up front and/or by payments within a relatively short period of time. Your initial offer should be a good faith figure — don't make your offer so low that the IRS will consider it frivolous. You'll also have to submit Form 433A, Statement of

Financial Condition, which provides a detailed description of your income, expenses, assets and liabilities. Be prepared to establish "beyond a reasonable doubt" that you don't have the resources to pay off what you owe. If it appears that you can pay the debt, your offer will be rejected and you will just postpone the time when you have to pay the full bill. Meanwhile, penalties and interest can mount. Bear in mind that an offer in compromise, if accepted, may come with strings attached. For example, the IRS may ask for a share of your future earnings.

Take control of taxes

The best defense against unpaid tax liabilities is to make adequate provision for paying throughout the year. CPAs recommend that you review your withholding allowances often to make sure that the proper amount of tax is being withheld.

If you are self-employed or have income that isn't subject to withholding, make accurate quarterly estimated payments.

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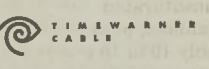



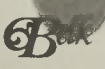
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