

# Woods is new AMEX pitchman

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Express, Woods noted yesterday that his multiethnic heritage fit in well with a company that sells its credit cards and financial services around the world. He described himself "an ethnically global person" and said he wants to align himself with products and services that are marketed internationally.

"We've never seen a combination of all of his qualities in an athlete ever," gushes Seth Matlins, a senior vice president of ProServ Inc., a sports marketing firm based in Arlington, Va. "Sociologically, he is quite the embodiment of the American melting pot. He transcends the boundaries of his game, geographically, demographically" and in a psychological sense. "Michael Jordan is a phenome-

non, but he is not what Tiger Woods is."

Indeed, Woods' marketplace may be the entire world. Golf, said Tom George, a senior vice president at the marketing firm Advantage International in McLean, Va., is one of the few sports (along with tennis and soccer) in which athletes play around the globe and whose superstars are known outside their own countries.

Woods' all-American image appears to be so solid that there was virtually no fallout from a magazine interview last month in which he was quoted telling jokes about lesbians. His public image suffered little, too, when Woods declined to accept President Clinton's invitation several weeks ago to appear at Shea Stadium to commemorate the official 50th anniversary of Jackie Robinson's

entry into major league baseball.

Barring an unexpected decline in Woods' golfing talents, sports marketing experts say the biggest danger for him may be overexposure.

So far, there doesn't appear to be any danger of that. Woods' endorsement deals are carefully arranged by the golfer himself and his father, Earl Woods, with advice from Cleveland-based International Management Group, whose clients include Jack Nicklaus and other athletes.

"I have already established a brand plan as to who I am," the younger Woods said in his news conference Monday. He said he will be selective about which companies he will work with, and wants to be "promoted correctly... as to how I want to be perceived."

American Express ads featuring Woods won't begin until the

third quarter of the year. His deal with the company is worth less than his Nike contract principally because Woods will commit less time to promoting the company. American Express, for example, won't get to have its name emblazoned on Woods' clothes, as Nike does.

Woods said he put a moratorium on taking new endorsements last year after signing with Nike and joining the Professional Golfers' Association tour. "I have now adjusted myself (to the tour) and am now seeking other (endorsement) opportunities," he said.

Sports marketers say Woods' next big score may be a fast-food, soft-drink or automotive company, the three most lucrative categories for celebrity endorsers after athletic-shoe companies.

## Credit cards

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insurance and legal and medical assistance.

### No fee, rebate

Credit cards are a good way to make shopping a pleasure. But there are a couple of ways credit cards can help you save money too. First, look for a no-fee, low-interest card. Although it is hard to find this winning combination, there are a few cards that offer low enough interest rates on your balance to more than make up for their annual fees.

Interest rates start at the

current prime rate and go as high as 22 percent and annual fees can go as high as \$98. Another way to save money with your credit card, especially if you charge large amounts and pay off quickly, is to find a card that offers a rebate. Make sure the card has no annual fee, and watch out for high interest rates. If you don't pay off your card balance promptly, the interest you'll pay can eat up the advantage of the rebate.

CHARLES ROSS hosts the radio program, "Your Personal Finance," and author of "Your CommonSense Guide to Personal Financial Planning."

## Info Check on prospective employees

By Winfred B. Cross  
THE CHARLOTTE POST

You need personnel information on a prospective employee but you don't want to make a bunch of phone calls to make background checks. What do you do? Simple. Surf the internet, find [www.infochk.com](http://www.infochk.com) and you're job is done.

That's the site for Info Check Inc., the first fully-automated pre-employment screening company. "We have a fully interactive web site," said J. Kenneth White Jr., executive vice president of Info Check. "The site has the ability to receive, dispense, process and send information in an automated format. We are the only company in the that does this."

Information can be entered from any location worldwide. The company has access to 1,500 researchers around the country which gather information from any county in the United States. That informa-

tion can be downloaded into any existing personnel file. The system is paperless. Information is entered in the system by the client, eliminating duplication which lowers the chance for error. The web's always open so the site never shuts down. It can handle up to 1,000 requests per minute. Clients receive the requested information within 72 hours. Info Check can do 66 different types of background checks. It also sends out birthday cards.

"I get excited just talking about it," White said. Anyone can view the web site but only clients with a specific pin number can enter information. All data is protected by two methods of encryption - FSL and digital certificate, the latter which helps track down hackers who try to invade the system.

The web site opened in February. Info Check has 10 clients with 20 pending. Two of perspective clients are Fortune

500 companies and are expected to be closed sometime this month. Each client pays a flat fee of \$17 for each search. White got the idea when he worked for N.C. Search, which is similar to Info Check, minus the automation. "People would fax stuff and it would get misplaced," he said. "People would call and lines would be busy. That was a problem. I was frustrated. I talked to my dad about it. I told him I think this could be done better."

White's father, Kenneth Sr., encouraged him to seek funding, which was done by the Greensboro Chamber of Commerce through the Venture Capital Fund established by the national chamber to fund minority businesses or businesses with unusual concepts. White's business fit both categories.

White, a 1992 graduate of UNC Greensboro, has high hopes for the company. He's projecting \$1 million the first

year and hopes to add 20 clients annually. With help from The Carolinas Minority Development Councils and procurement manager Toby Williams, that shouldn't be a problem.

"We want to be the No. 1 internet services provider," White said. "We do what other companies could do before, but not at this quality level. You should see what we've thought up next."

## Advertise in the '97 Black Guide

## Money Management

## Deductions for moving

By Amanda Danchi  
SPECIAL TO THE POST

If moving up the corporate ladder means moving to another location, Uncle Sam can help offset your expenses, provided you meet certain requirements. The North Carolina Association of CPAs explains that taxpayers who are employees as well as those who are self-employed may be able to claim a tax deduction for some of the non-reimbursed job-related moving expenses. Here's how to determine if you qualify.

### Distance and employment

The first step in qualifying for the deduction involves a distance test. To meet this test, the location of your new job must be at least 50 miles farther from your old principal residence than the distance between your previous job and your old residence. For example, if the distance between your former job and your old

residence was 10 miles, the distance between your new job and your old home must be at least 60 miles. If you had no former place of work, the distance from the old residence to the new principal place of work must be at least 50 miles.

In addition to satisfying the distance test, you also must meet a full-time work requirement at the new location. The requirement differs depending on whether you are an employee or self-employed. If you are an employee, you meet the full-time work requirement if you work at least 39 weeks during the 12-month period after relocating. Those weeks need not be consecutive, and you need not work for the same employer for all of those 39 weeks.

If your employer transfers you to a new location, or if you are laid off for some reason other than willful misconduct, you're still eligible to deduct your own moving expenses. Likewise, missing work due to circumstances beyond your

control, such as illness, strikes, or natural disasters doesn't affect your ability to satisfy the time requirement. You also are exempted from the 39-week full-time work requirement if you become disabled or die.

The requirement for self-employed workers is more stringent. You must work full time in the general area of your new principal workplace for at least 39 weeks during the first 12 months and a total of at least 78 weeks during the 24-month period after relocating.

If you are married and file a joint return, either you or your spouse may satisfy the full-time 39 week or 78-week work requirement. However, you cannot satisfy the requirement by combining the number of weeks you work and the number of weeks your spouse works.

There's one final hurdle: to qualify for the moving expense deduction, your relocation must have occurred near the time you started work at the new job location. A move that takes place within one year of starting your job would generally qualify.

## High-tech business techniques

By Pierre Clark  
NATIONAL NEWSPAPER PUBLISHERS ASSOCIATION

Are you wondering how to turn your home-based business into a high-tech powerhouse? Just because you are operating your business from home doesn't mean you can't operate and market your business like the biggest Fortune 500 corporation. Using today's powerful high-tech equipment and software, you can energize your marketing efforts with results second to none.

In this column we'll share some high-tech secrets successful business owners are using to make hundreds of thousands

of dollars right from their home-based offices. The key component in your tool kit: One of today's high-powered desktop computer systems which can operate as everything from a label generator to a Web site.

Even the least expensive of today's multimedia computers features a Pentium processor, multi gigabyte hard drive, CD-ROM drive, high-speed modem, high-resolution monitor and high density floppy drive.

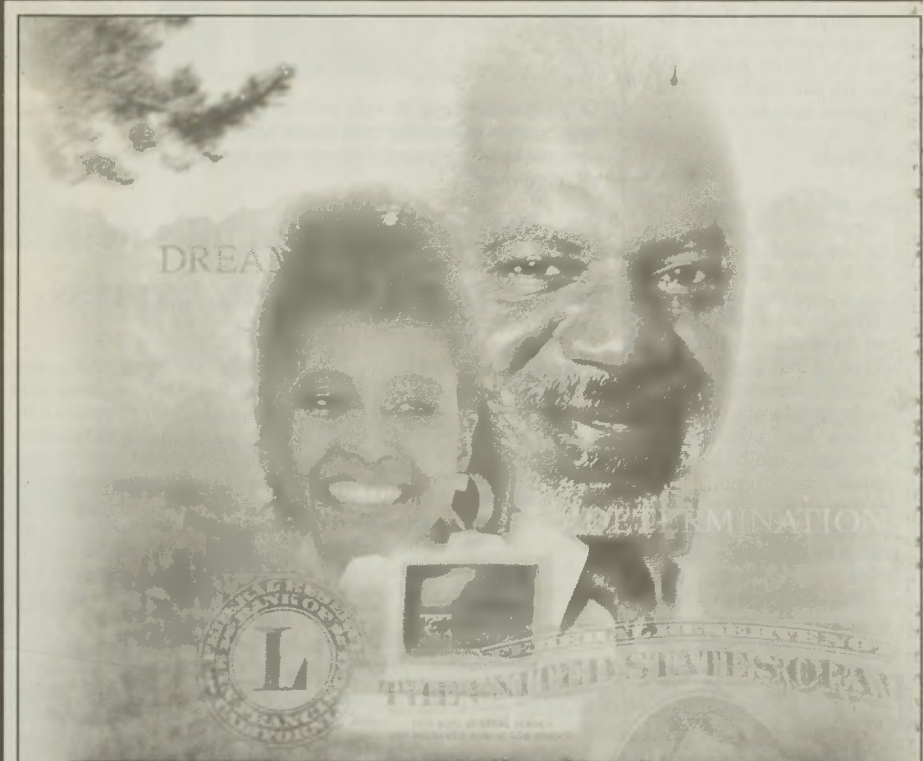
Add a sound card, speakers, microphone, and the appropriate software, and you've got a system that can operate as a communications center for voice mail, faxing, and e-mail.

There are literally thousands

of Windows-based software packages on the market, and for less than \$300, you can buy a suite of software which gives you, in addition to word processing, spreadsheet and database capacities, presentation graphics design features, voice mail, e-mail and Internet access capacities. All the major "Office" suites from Microsoft, Lotus/IBM and Corel have telecom capacities and allow you to directly access the Internet.

Minimally, you can use the database software in your office suite to catalogue all your potential clients. Most database software packages will generate labels and form letters from your database of names.

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