

# BUSINESS & FINANCE

## Food Town Opens Stores

On April 14 Charlotte will have two additional Food Town Stores, according to a joint announcement made today by Ralph Coppala, Wilson Coppala and Ralph W. Ketner.

Food Town, Salisbury-based super market chain, has acquired the two Giant Genie markets located on Central Avenue and The Plaza in Charlotte. The Coppalas, owners of Giant Genie, and Ketner, president of Food Town, reached an agreement whereby Food Town would acquire outright the 27,000 and 18,000 square foot units. Giant Genie will continue to operate the store on Park Road.

This will bring to four the number of Food Town Stores in Charlotte, and, according to Ketner, several other locations are currently under consideration.

With this acquisition Food Town will be

operating 26 stores in piedmont North Carolina, with the twenty-seventh unit scheduled to open in May in Gastonia.

Sales for the super

market chain totaled \$92 million for 1974, and the firm's stock is included in the over-the-counter stocks used to compute the North Carolina index.

## Veterans Administration

The Veterans Administration today reminded married veterans that it is easier than ever before to qualify for housing assistance.

H.W. Johnson, Director of the Winston-Salem VA Regional Office, noted the agency now accords full recognition to incomes and expenses of both veteran and spouse in determining ability to repay loan obligations.

Johnson said VA is required by law to determine if contemplated terms of repayment bear a proper relation to the veteran's anticipated income and expenses before

approving the loan.

"But while the spouse's income has always been considered," Johnson explained, "local rules sometimes had the effect of discounting the spouse's income. Now, however, no such local rules are imposed, and the spouse's income is given full consideration."

VA guarantees 60 percent of GI loans (maximum \$17,500) private lenders make to military service personnel, veterans and eligible spouses of World War II, Korean and post-Korean Conflicts and the Vietnam-era.

## Notes & Reminders

**HIGH POINT -- LIBRARY HIGHLIGHTS** (Washington Street Branch) -- April 11, 18, and 24. Filmstrips. April filmstrips are "Dumbo" and "Johnny Appleseed".

**HIGH POINT**  
The April Roundtable for the Scouts and Scouters in the High Point District of the Boy Scouts of America will be held Monday, April 14, at the High Point Friends Meeting on Quaker Lane. The meeting, which is scheduled to begin at 7:30 p.m., will feature a talk and demonstration on bicycling by Danny Jennings of Bicycle Toy and Hobby in High Point. The meeting is open to the public, and all Scouts, Scouters and other persons interested in the Boy Scout program in High Point are welcome to attend.

**GREENSBORO** - Hayes-Taylor YMCA is now registering for a new session of its pre-school, youth and adult swimming classes, beginning April 21, 1975. Pre-School Swimming classes will meet Tuesday and Thursday 10:00 A.M. til 11:00 A.M.

Youth Swimming classes will meet Monday and Wednesday 6:00 P.M. Til 7:00 P.M.

Adult swimming classes will meet Monday and Wednesday 7:00 P.M. til 8:00 p.m.

Swimming instructions are based on the National YMCA progressive swimming program.

There will be a limited amount of students per class, so, register today!!!

For further information call or come by the Hayes-Taylor YMCA, 1101 E. Market Street, Greensboro, N.C. Phone: 272-0197 or 272-0198.

**HIGH POINT** - The Young Adult Choir of Mt. Vernon Baptist Church will sponsor a CHICKEN DINNER Saturday, April 12 in the fellowship hall from 11:00 a.m. to 4:00 p.m. A donation of \$1.50 is being asked for this dinner. If you are unable to come by personally to purchase your dinner, it may be delivered to you by dialing - 882-9216.

**HIGH POINT** - The High Point Alumna Chapter of WSSU will present the WSSU Choir in concert at Mt. Vernon Baptist Church at 4:00 p.m., Sunday, April 13.

## Railroad Claims Agent

Continued from Page 1 determine if and to what degree Southern is liable.

The tools of Fred's trade include a dictaphone which he uses in taking recorded statements from persons involved, a camera for pictures and measuring devices for determining footage. He works with report forms on which he draws sketches to accompany an analysis of what actually happened at the site of an accident. His investigation in some respects parallels that of a police officer at the scene of an automobile accident.

Fred's work on a case does not end with the initial investigation. He follows through, working with persons involved, with the objective of settling any valid claims or, in some cases, collecting for damage to Southern's property. Sometimes court action is involved and Southern's legal staff takes over. Fred works closely in court cases to provide information or advice, and to arrange for the attendance of witnesses. He also consults with Southern's district claim agent in Charlotte, North Carolina, on cases that he investigates.

"We try to get it over to the public that trainmen do not deliberately run up and down the track without regard to life or property," he said in his most serious tone. Fred is disturbed that people involved in automobile-locomotive accidents at crossings usually confess that "either they thought they could beat the train or they just didn't pay close enough attention to warning bells and lights at crossings."

Fred admits that he was somewhat surprised but most pleased by Southern's across the board, uncompromising emphasis on safety. "From time to time I attend workshops, district meetings and seminars," he said, "and Southern always stresses safety and if our people are ever wrong in a situation, they are dealt with along guidelines that demand safety, dedication to efficiency and constant alertness."

Fred Reynolds' job is not often easy or pleasant. He

views it as a service to others during what sometimes turns out to be a tragic situation. "I must always remember that when I investigate an accident, I am Southern Railway to the people I talk to and that's a big job." That statement illustrates Frederick Reynolds' dedication to his job. His manner is business-like but concerned. He knows the technicalities of his work but does not get lost in them when approaching persons involved in accidents who are already upset and very often angry.


Fred and his wife Elizabeth live in Salisbury with their two sons. They like their present home but would gladly move if Fred should be offered a promotion which required relocation. "I started working for Southern temporarily until I found something better," Fred said, "but I like it here."

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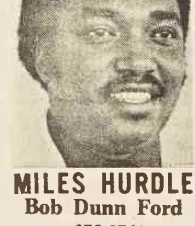
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## Taxpayers Ask IRS

This column of questions and answers on federal tax matters is provided by the local office of the U. S. Internal Revenue Service and is published as a public service to taxpayers. The column answers questions most frequently asked by taxpayers.

**Q.** I know that benefits from company-financed supplemental unemployment fund are taxable. Are there other benefits that I may receive during a period of unemployment that would be taxable?

**A.** Yes, taxable benefits include: union benefits paid out of regular union dues to unemployed members of a union; guaranteed annual wage payments received from your employer during periods of unemployment; severance pay; lump-sum payment for cancellation of an employment contract; payments for services performed under a state welfare agency work relief program, and amounts you receive from a fund which are in excess of any contributions you previously made to the fund.

**Q.** I am trying hard to find a job; are there any expenses which I can deduct on my tax return?

**A.** Employment agency fees you pay to actually secure employment are deductible. (Fees paid for an unsuccessful job search are not deductible.) However, if your employer later reimburses you for these expenses, you must include reimbursement as gross income in the year received. Fees for physical examinations required by your new employer are deductible. Professional dues, union dues, etc., are also deductible.

**Q.** I know that state and local income taxes are deductible on my Federal return, but I'm confused. Do I deduct such taxes paid in 1973 or 1974 on my 1974 Federal return?

**A.** On your 1974 Federal return, you may deduct state and local taxes withheld from your paycheck in 1974. In addition, you may deduct on your 1974 Federal return any 1973 state and local taxes you paid in 1974. If you receive a refund of

these taxes in a later year, include in your income for the year of such receipt that part of the refund that gave you a tax benefit in the earlier year. This would include refunds resulting from taxes that were overwithheld, miscalculated or recomputed as a result of an amended return.

**Q.** I'm considering selling a patent that I own. How can I determine the basis of the patent?

**A.** The basis of a patent (or a copyright) depends on how you acquired it. The basis of a patent you purchased is its cost. If you obtained your patent from the government, your original basis will include the cost of production and development, such as research and experimental expenditures, drawings, working models, attorney and governmental fees, etc. If the patent was developed in the course of your trade or business and you deducted the research and experimental expenses in the year they were incurred, you may not include them in the cost of the patent. The value of the time you spent on the invention or work covered by patent may not be included in its basis.

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Material arriving at this newspaper afterwards will be published the following week.  
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Has 14 gauge steel housing with wind tunnel design for complete grass discharge, reverse and 2 forward speeds, chain drive. #95186  
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