

Wachovia

Wachovia Bank and Trust began offering August 1 a Brokerage Individual Retirement Account for customers seeking to invest retirement funds in stocks, bonds and government securities.

The accounts can be opened by any Personal Banker and will be handled through the Wachovia Brokerage Service.

"This new option will provide a broader range of IRA investments to our customers as well as the advantage of Wachovia's personalized service," said James T. Brewer, executive vice president of Retail Banking Administration. "Brokerage IRA is a self-directed account designed for customers who want to make their own buy and sell decisions and who prefer to place their retirement funds in investments other than insured deposits."

With Brokerage IRA customers can open individual or spousal IRAs and can make tax-deductible contributions up to the maximum \$2,000 allowed each year. Interest, dividends and profits from the sale of securities are tax-deferred until funds are withdrawn.

By investing retirement funds in a Brokerage IRA through Wachovia, customers receive discounted rates on commissions and can place buy and sell orders 24 hours a day via a toll-free number in Winston-Salem. Listed and unlisted stocks and corporate bonds can be traded on all U.S. exchanges. Government securities trading is also available.

Interest at money market rates is paid monthly on all uninvested cash balances in a Brokerage IRA and interest, dividends or sale proceeds are automatically credited to the account.

Customers will be issued periodic statements summarizing all transactions, including IRA contributions and withdrawals, dividends and interest earned and current market value of the portfolio. Wachovia will charge a tax-deductible custodian fee of \$30 annually on each Brokerage IRA. However, as a special offer for accounts opened prior to January 1, 1985, there will be no custodian fee for the first 12 month period.

COOKING DOWN EAST

By REBA MITCHELL

The apple is a very variable fruit. It has many uses as well as many varieties and types.

By the time America was discovered, apples had become an important fruit in Europe. When the colonists came to America, the apple tree came too. The first recorded planting was in 1929 by the Massachusetts Bay Colony. French settlers, in addition, scattered plants and seeds throughout the St. Lawrence River area.

The early American apples were of such poor eating quality they were used primarily for making cider; but by 1725 they were as good for eating as drinking. In the Pennsylvania - Dutch colonies,

women soon learned the technique of drying apples and other apple products followed.

APPLE BUTTER

Core & quarter 6 lbs of unpeeled tart apples. Cook with 6 cups apple juice in heavy sauce pan until soft. Press through food mill. Boil gently stirring occasionally. Stir in 3 cups sugar, 2 tsp. cinnamon and 1/2 tsp. cloves.

Cook and stir over low heat until sugar dissolves. Boil gently until thick, stirring frequently till desired thickness about 1 hour. Pour into 8 hot 1/2 pints jars or 4 pints.

Adjust lids and process in boiling water bath for 10 minutes.

Next week recipe for a moist delicious apple butter cake.

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