

Young

Shirley S. Dixon, operations officer, Wachovia Operational Services Corporation, Winston-

elected operations officer at Wachovia Operational Services Corporation in Winston-Salem. Ms. Dixon is an operations analyst in the North Carolina Banking Group.

Alyson P. Young, banking officer, Wachovia Bank of N.C.,



Boone

cial Finance Group.

She is a daughter of Mary E. Young and received a bachelor's degree from the University of North Carolina at Chapel Hill.

Rose E. Boone, trust officer. Wachovia Trust Services Inc., Winston-Salem

Rose E. Boone of King has been elected trust officer at Wachovia Trust Services Inc. in Winston-Salem. She is a production supervisor in the Employee Benefit Trust Services Group.

Mrs. Boone is a native of Whiteville. She is a daughter of Mrs. Doretha Brooks of Whiteville.

Katrina R. Riddick, banking



Omoruyi

officer, Wachovia Corporate Services Inc., Winston-Salem

Riddick

Katrina R. Riddick has been elected banking officer at Wachovia Corporate Services Inc. in Winston-Salem. Miss Riddick is a product manager in the Corporate Finance Group.

She received a bachelor's degree from the University of Virginia, a master's degree in business administration and a law degree from Tulane University. She is a native of Chesapeake, Va.

Nathaniel I. Omoruyi, assistant vice president, Wachovia Trust Services Inc., Winston-

Nathaniel I. Omoruyi has been elected assistant vice president at Wachovia Trust Services Inc. in Winston-Salem. He is a supervisor of employee recordkeeping in the **Employee Benefit Trust Services**

Omoruyi, a native of Nigeria, received a bachelor's degree and master's degree in business administration from Roosevelt University.

Ava M. Pope, sales manager, Greensboro Area Convention & Visitors Bureau, Greensboro

Ava M. Pope has joined the Greensboro Area Convention and Visitors Bureau as a sales manager and brings seven years of hotel marketing and sales experience to the Bureau.

Pope has worked with two



Kirby

Triad hotels since 1990. Prior to moving to Greensboro, Popeworked for the Potomac Hotel Groups in Arlington, Va. for six

Among her area of sales responsibilities will be the minority, corporate and social markets.

Montanges Kirby, director of workforce diversity and team training, Sara Lee Knit Products, Winston-Saelm

Montanges (Tan) Kirby, has been promoted to director of workforce diversity and team training at Sara Lee Knit Products.

Kirby will have responsibility for developing plans and directing training on workforce diversity issues and expansion of the team training/best practices at Sara Lee Knit Products. Prior to her new position, Kirby, who has been with Sara Lee since 1978, has held various positions in human resources management including manager of training and development, and manager, management and employment.

A native of Anson County, N.C., Kirby holds a B.A. degree from Winston-Salem State Univer-

Sara Lee Knit Products. headquartered in Winston-Salem. N.C. manufactures and markets Hanes and Hanes Her Way underwear as well as Hanes. Hanes Her Way, Stedman and Pannill activewear.

Famco helps build Stealth

Stealth aircraft technology, demonstrated in Operation Desert will include various adapters, a Storm and in the B-2 bomber, is being supported by products of a Winston-Salem company.

manufacturer, is now producing ground support tools for the B-2 bomber built by the Northrop Corporation of Pica Rivera, Califor-

Famco also manufactures aircraft tooling under agreements with Boeing Aircraft and Fokker Aircraft of Amsterdam, and a preferred vendor status with Mcdonnell Douglas.

The tooling for B-2 production simulator/verifier, parts for a targeting set, a manometer water assembly, and various mainte-Famco, Inc., Winston-Salem nance equipment. All manufacturing will be in Famco's Winston-

> In addition to aviation tooling, Famco produces other ground support equipment for airlines, fabricated metal products , precision plate-burned steel products, and also provides contract mechanical services to industry. The firm's products are marketed worldwide.

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Winston-Salem

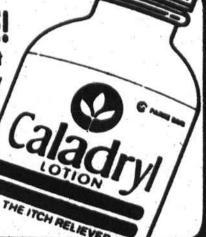
Member FDIC "Triad's 6 month CD has a \$500 minimum deposit. Thursday, August 22, 1991 Winston-Salem Chronicle

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Call 760-2373 Literacy Line. No Fee.

* Adult Basic Education - Basic Skills for Adults Grades 1-8.

* GED Preparation - High School Completion Alternative.

* Compensatory Education - Special Classes for Mentally Handicapped Adults.

Call 723-0371 ext. 253. No Fee.

* Adult High School Diploma Program - Grades 9-12. Application must be completed two (2) weeks prior to start of class.

Continuing Education Preregistration Required. Call 760-2450.

August 19 - September 9, 1991 Course Name Picture Framing & Matting Course Name ounting, Basic Acrylic Painting
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Aerobic Dance Aerobics: Low Impac Real Estate Brokemge Operations Air Conditioning, Service I
Art Projects/Teachers
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Sewing: Cloth Construction I, II \$30 \$30 \$30 \$30 \$30 \$30 Sewing: Fit & Sew Business Manag Cabinetmaking L/Power Tool Sewing: Window Treatments Cabinetmaking II/Production Shorthand I, Gregg Sign Language II, III Small Engine Repair* Spanish Conversation I, II Calligraphy \$30 \$30 Ceramics/Porcelain Child Care/Stress Managemen \$30 Choral Singing Commercial Driver's License \$30 Start Your Own Business \$30 Computer Graphics (CAD) Stress Management Supervisory Skills I (Video) \$30 Computer Graphics (CAD), Adv. \$30 Computer/Basic Programming Surveying, Land & Roads Swedish Weaving & Lasetta \$30 Computer/DBase III Plus® Computer/DOS TV-Radio Repair/Basic Electricity Computer/Funda Typing I, II Typing Refresher Unit Secretary \$30 Computer/Lab* Computer/Lotus 123/Twin Computer/Spreadsheet Cooking: Chinese Classical Upholstery Using Humor to Develop Creativity \$30 \$30 \$30 \$30 \$30 \$30 Wallpaper Hanging Watercolor Painting Cooking: Gourmet Cooking: Microwave Cooking: Party Foods Cooperative Learning CPR & First Aid Whole Language/Process Teaching Wildlife Rehabilitation \$30 \$30 \$30 Wills, Trusts & Probates Customer Service \$30 Word Processing/Word Perfect® \$30 \$30 Decorative Tole Painting Word Processing Discipline with Dignity Writing for Impact Writing, Creative Dollmaking: Porcelain/Ceramic Drawing in Color Drawing, Freehand Classes Held in Stokes County Effective Communication 994-2995 or 593-8146 **Effective Teaching Training** Electric Code, National Adult Basic Education Electrical Apprentice I, II, III, IV **Adult High School** Electronics, Fundamentals Computer/Fundamentals **EMS Instructor Training** Computer/Spreadsheet/Generic

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Continuing Education Information

* Preregistration begins August 19, 1991. Names are taken on a first-come, first-served basis until classes are filled.

Telephone preregistration (760-2450) is Monday-Thursday, 9 a.m. - 5 p.m.; Friday, 9 a.m. - 3 p.m. Please be patient if the lines are busy and keep trying.

Walk-in; in-person, preregistration is Monday-Thursday, 8 a.m. - 5 p.m.; Friday, 8 a.m. - 3 p.m., West

* Classes without minimum preregistration may be canceled before the first class m

Registration occurs at the first class meeting when students pay fees to the instructor. Please be on

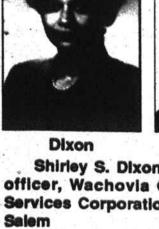
Classes without a minimum number of paying students physically present and on time to register at the first class meeting will be canceled. A student may not register for someone else.

Fees are not refundable and are not transferable to another class.

Late registration for West and Main Campus classes begins Tuesday, September 3, and ends Tuesday,

Continuing Education Units (CEU's) are awarded upon satisfactory completion of co An Equal Opportunity. Educational Institut





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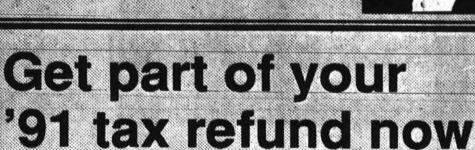
She is a native of Winston-Salem.

Winston-Salem

Alyson P. Young of Greensboro has been elected banking officer at Wachovia Bank of North Carolina in Winston-Salem. Ms. Young is a senior field analyst in the Commer-

MONEY WATCH

By THEODORE R. DANIELS



Some taxpayers can get part of their 1991 Federal income tax refund now. In fact, as many as 14 million families may qualify for the earned income tax credit this year. The good news is that they don't have to wait until next year to get it.

Individuals who expect their income to be less than \$21,250 and have a qualifying child living with them for more than six months during the tax year may be able to get up to \$1,192 of the earned income tax credit in advance of the April 15, 1992 income tax filing date. Workers can get the advance payment in their paychecks instead of waiting to file their 1991 Federal income tax

returns next year to get the tax credit. A "qualifying child" includes a son, daughter, adopted child. grandchild, stepchild, or foster child who is age 18 or younger unless he or she is a full-time student. A full-time student may be age 23 or younger. There is a no age limit for a child who is permanently and totally disabled.

While the maximum advance earned income credit is limited to \$1,192, the actual maximum earned income credit for 1991 can be as much as \$2,020, up from \$953 last year. Individuals may be entitled to a larger income credit on their 1991 Federal tax returns. if they have more than one qualifying child, a qualifying child born in 1991 or pay health insurance premiums that cover a qualifying

Those taxpayers who want the advance payment in their paychecks must complete W-5, Earned Income Credit Advance Payment Certificate. The Form W-5 must be given to the worker's employer who will calculate the amount the worker can get based on his or her wages, salaries or other compensation. Form W-5 is available at many local Internal Revenue Service Offices or can be

ordered by calling 1-800-829-3676.

Keep in mind that earned income includes wages, salaries, tips, other employee compensation, net earnings from selfemployment, and union strike benefits. It also includes anything of value -money, goods or services- that you get from your employer for services you performed, whether or not it is thable. Earned income, however, does not include interest, dividends, welfare benefits, veterans' benefits, pensions or annuities, alimony, social security payments, workers' compensation, unemployment bene-

fits, and taxable scholarships or fellowships. If you wait until you file your Federal income tax return next year, you must file a tax return on Form 1040 or Form 1040A to

receive credit, even if you don't owe any income tax. If you are a taxpayer who is not eligible to receive the earned income tax credit, you can increase your take home pay by adjusting your withholding allowances. It only takes a few minutes out of their daily routine to adjust the withholding allowances reflected on the W-4, Employee's Withholding Allewance Certificate, on file with their employers. This is not a complicated matter, but many taxpayers continue to overpay Uncle Sam every year because they fail to adjust their withholding allowance.

The W-4 is the form that controls how much income tax is taken out of your pay. Contrary to the thinking of some people the W-4 form can be changed at any time. The key entry on the form is the number of allowances you claim. Allowances work like exemptions on a federal income tax return. For the 1991 tax year, each exemption you claim for yourself and your dependent(s) excludes \$2,150 from your taxable income. This means that each allowance reflected on your W-4 instructs your employer to disregard \$2,150 of annual salary/wages when computing how much to

withhold each pay period for the IRS. Income tax withholding allowances may be adjusted upward or downward based on your personal itemized deductions (e.g., home mortgage interest payments, charitable contributions etc.) qualified retirement contributions, employee business expenses, net losses (shown on Schedule C and D of Form 1040), child care expenses, earned income credit and deductible alimony pay-

Similarly, the withholding allowances allowed by state income tax laws can be adjusted to reflect your anticipated state income tax liability. The tax withholding rates are different, therefore, you should review the appropriate state withholding form before you adjust your state income tax withholding allowances or consult your tax advisor.

The federal and state governments do not pay interest to you on the excess money withheld, so don't pay more than your anticipated income tax liability in advance.