

# Business Briefs

## BUSINESS PROFILE

### Florist creates expressions with flowers

By YVETTE N. FREEMAN  
Community News Editor

A local entrepreneur has opened up a new florist shop just in time for one of the busiest seasons of the year — Valentine's Day.

Barbara Phillips, president of Phillips and Associates, opened Creative Expressions With Flowers at 896-A North Liberty Street on Jan. 20 of this year, after purchasing the florist shop of Special Occasions Book Store.

The owners of Special Occasions decided to sell that portion of their business after the death of their floral designer over the Christmas holidays.

Now, with Valentine's Day just around the corner, Phillips hopes the holiday business will help to establish Creative Expressions With Flowers as a major competitor in the floral industry in Winston-Salem. "This, I hope is a permanent business," said the former teacher/administrator. "I hope this is just the beginning."

Creative Expressions With Flowers is a part of the corporation, Phillips and Associates, which Phillips organized in 1981 "for consulting, and the sales and promotion of products." So far, business has been good for the shop, which provides a complete floral service for funerals, weddings and other special occasions, in addition to wedding planning and consulting.

Phillips, who is not the owner of the business, but rather the primary shareholder, said Creative

Expressions With Flowers will serve the entire Winston-Salem community.

"I hope that I can serve the larger community because I plan to

send out quality work and fresh flowers that everyone will be pleased to receive." However, she said that she expects most of her clientele to come from the black

community.

Although Phillips was an educator for 30 years, she also has about 10 years experience in the floral industry. During her childhood, she worked at Helen Christian's Florist, which was the first African-American-owned florist shop in Winston-Salem, as well as Sackie's Florist.

She said that her floral experience as well as her educational background will be keys to the success of the business. "I think good management is what the entrepreneur must bring to the business in order for it to work," she explained.

"I hope that I am successful enough to employ people to the extent that I can get additional designers, additional delivery persons, additional office management people to work with me because I think my skills really lie in organization, supervision and administration."

She added that she has also hired an accountant to make sure that all local, state and federal regulations are followed to the letter, and that keep-track of the expenses of running the business. She says that many small businesses fail because they lack the foresight to have such good management behind them, making sure that things as efficiently as possible.

Creative Expressions With Flowers is open Monday through Friday, from 9 a.m. to 5 p.m. and Saturdays, from 9 a.m. to 1 p.m. Delivery is available throughout the entire Winston-Salem/Forsyth County area, and same day delivery is also available.

For same day delivery during the week, orders must be received by 2 p.m., and on Saturdays, orders must be received by 11 a.m. for same day delivery.



Barbara Phillips looks forward to the Valentine's Day rush which will help establish her new business in the community.



Barbara Phillips, president of Phillips and Associates, opened Creative Expressions With Flowers on Jan. 20 of this year.

#### Free Money Management Seminar

#### The basics of financial planning

Topic: BANK CD ALTERNATIVES

At this free seminar, you'll learn about alternatives that offer competitive rates, tax advantages and ways to cope with today's interest rate environment.

Date: Thursday, February 13, 1992

Time: 5:00 p.m. & 7:00 p.m.

Speaker: Michael J. Robinson, Account Executive

Place: Dean Witter Reynolds, Inc.  
380 Knollwood St., Ste 500  
(Corner of Thruway and I-40)  
Winston-Salem, NC 27103

Admission is free, but seating is limited.  
Call Andrea for your reservations.

(919) 727-8900

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**DEAN WITTER**

## Strange promoted at Brown & Williamson

Gail Logan Strange has been promoted to the position of Manager of Corporate Relations for Brown & Williamson Tobacco Corporation.

In her new position, Ms. Strange will be responsible for managing corporate response pro-

grams related to urban affairs, community relations activities. Additionally, she will manage corporate advertising and community-related event participation programs.

Ms. Strange most recently served as Manager of Minority Communications. She began her



Gail Logan Strange

career with the company in 1985 as Minority Communications Coordinator.

A native of Louisville, Kentucky, she is a graduate of Kentucky State University and has a master's degree from Webster University in St. Louis, Missouri.

Headquartered in Louisville, Brown & Williamson manufactures and markets KOOL, CAPRI, BARCLAY, VICEROY, RICHLAND, RALEIGH, BELAIR AND GPC APPROVED cigarettes, and a variety of specialty tobacco products including SIR WALTER RALEIGH pipe tobacco in the U.S. The company is also a major exporter of U.S. manufactured cigarettes to markets worldwide.

### Rick Froneberger, Mortgage Auditor to open office in Winston-Salem

Rick Froneberger, Mortgage Auditor is pleased to announce the opening of his Winston-Salem office.

Rick Froneberger is part of a nationwide network of affiliates auditing Adjustable Rate Mortgages for homeowners.

Rick Froneberger through its audit process, secures refunds for homeowners due to errors in interest rate calculations made by lending institutions on Adjustable Rate Mortgages or ARM's.

Rick Froneberger, who serves as head of the local auditing department can be reached at 919-760-4099.

The firm's local office is located at 1255 Jonestown Rd.

## MONEY WATCH

By THEODORE R. DANIELS



### It's tax time! What's new for your '91 return

#### Part III

**Social Security Number for Dependents Age 1 or Older.** If you can claim any person age 1 or older as a dependent, show that person's social security number on your tax return. If your dependent does not have a number, see your tax forms package instructions.

**More Benefit with the Earned Income Credit (EIC) — Use New Schedule EIC.** You may be able to take this credit for 1991 if you earned less than \$21,250 and a child lived with you. But you must file new Schedule EIC with Form 1040 or Form 1040A to do so. Read the instructions in the tax package that you received from the IRS to see if you can take advantage of this credit.

**Increased Deductions for Exemptions.** The deduction for each exemption — for you, your spouse, and dependents — is \$2,150 for 1991. But your deduction may be limited if your adjusted gross income is more than \$75,000. See your tax package for more information.

**Limit on Itemized Deductions.** If your adjusted gross income is more than \$100,000 (\$50,000 if married filing separately), you may not be able to deduct all of your itemized deductions. Read the Schedule A instructions in your tax forms package. Also, keep in mind that personal interest (such as interest you paid on car loans and credit card balances) is no longer deductible.

**Standard Deduction Increased.** Because of the increase, it may be to your benefit to take the standard deduction this year even though you itemized deductions in the past. Use the Standard Deduction Chart in your tax package to figure the correct amount.

**Maximum Tax Rate of 28 Percent on Capital Gains.** If you have a net capital gain, your tax may be less if you can use the tax computation on Schedule D (Form 1040) to figure your tax. See Part IV of Schedule D to see if this applies to you.

**Dialing Up Tax Answers.** You can contact the IRS by calling the following numbers: Telephone Tax Assistance, 1-800-829-1040 (IRS assistants answer questions), Order Publications or Forms, 1-800-829-3676, Automated Refund Information (to check the status of your refund) 1-800-829-4477.

## FORSYTH TECH GIVES YOU GOOD REASON TO IMPROVE YOUR JOB SKILLS



Forsyth Tech will accept new students for Spring Quarter in the following programs:

- \*\* Accounting
- \*\* Administrative Office Technology
- \*\* Air Conditioning, Heating and Refrigeration
- \*\* Automotive Mechanics
- \*\* Banking and Finance
- \*\* Business Administration
- \*\* College Transfer/Arts
- \*\* College Transfer/Science
- \*\* Horticulture Technology
- \*\* Law Enforcement Technology
- \*\* Marketing and Retailing
- \*\* Pretechnical and Special Credit Classes

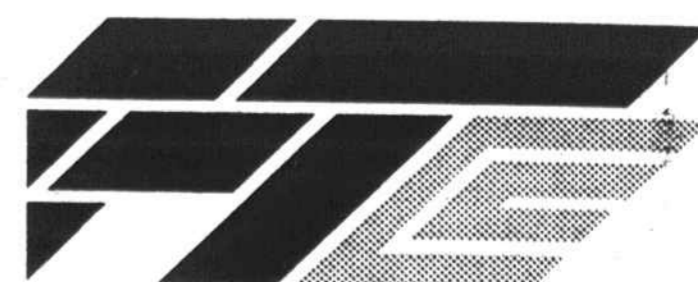
\* Day Classes \*\* Day and Evening Classes

TUITION: \$11.50 PER CREDIT HOUR

Financial aid is available to qualified students.

APPLY NOW FOR CLASSES THAT BEGIN MARCH 5

For All The Right Reasons.



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