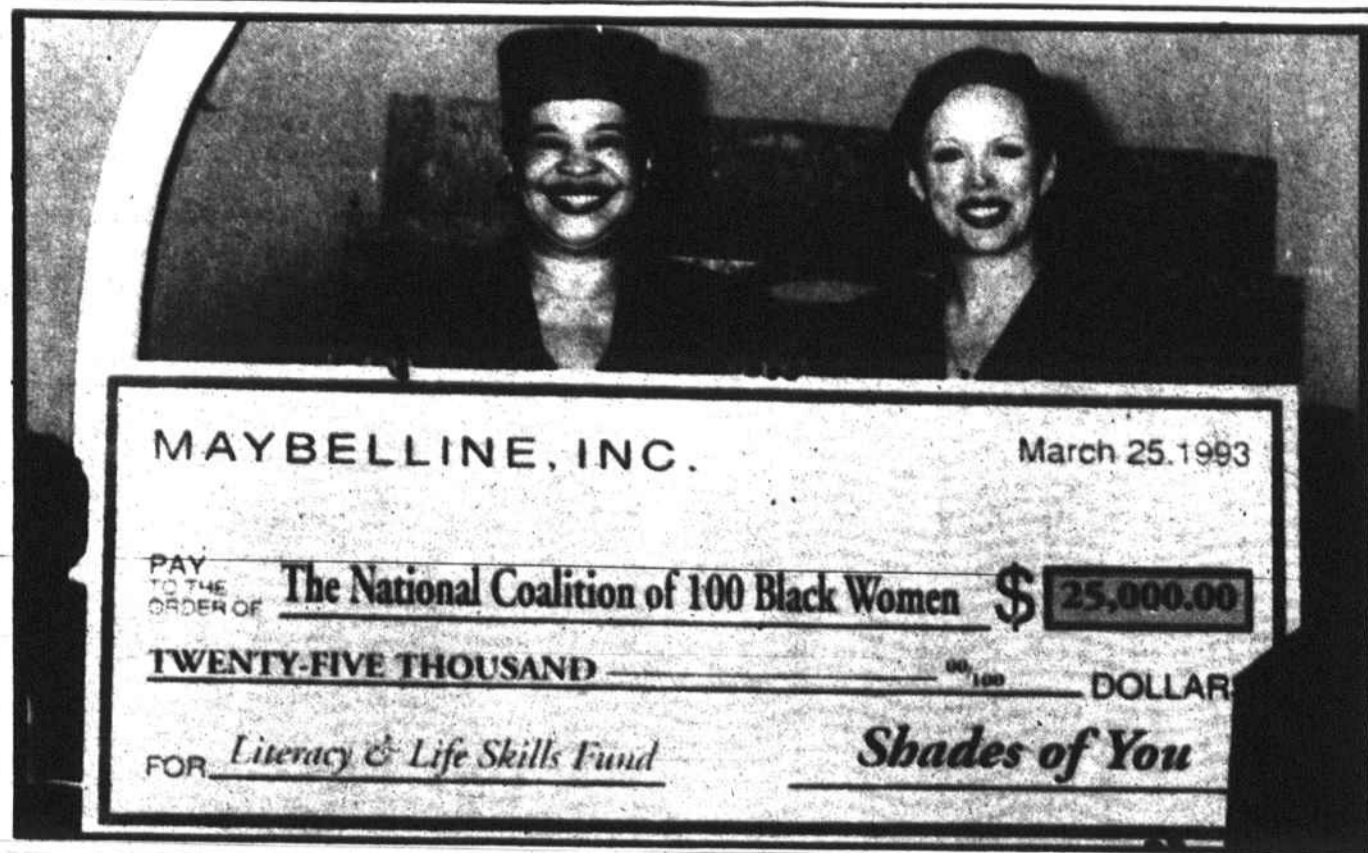


Business



Maybelline Shades of You Receives Award

Maybelline Shades of You recently awarded the National Coalition of 100 Black Women a \$25,000 contribution to continue administering the Shades of You Literacy & Life Skills Development Project. The program provides supportive reading, writing and skills-development services for single mothers, so that they can function more effectively in their families, communities and workplace. Pictured are (l. to r.): Barbara W. DeBaptiste, national president of the Coalition of 100 Black Women, and Cathy Wills, executive president of Maybelline.

Reynolds Receives Air Quality Award

For the ninth straight year, R.J. Reynolds Tobacco Co. has received awards for complying with air quality standards.

Forsyth County industries that responsibly control emissions from boilers and manufacturing processes.

"We are very pleased that the county and state recognize and support our efforts," he said.

Reynolds has received clean air awards every year since the program began in 1985.

"We are committed to ensuring safe and sound environmental practices at our facilities," said C.E. Scott, director of environmental, safety and health affairs for Reynolds Tobacco.

The most recent awards were presented to Reynolds Tobacco by the Forsyth County Commissioners and the Forsyth County Environmental Affairs Board in April.

The annual awards recognize

Mechanics & Farmers Awarded 5-Star Rating

Mechanics & Farmers Bank has been awarded a five-star rating for June 1993. The award is based on a zero to five-star rating assigned by Bauer Financial Reports based on its analysis of the Dec. 31, 1992

financial data as filed with federal regulators.

A five-star rating, for the safest bank in the country, indicates that the bank's tangible capital exceeds 9.0 percent of tangible assets, that

there are no excessive delinquencies or repossessed assets and that the bank is profitable. Out of 11,468 commercial banks reporting, 4,178, 36.43 percent, qualified for this prestigious award.

Business Expo '93 and Seminar to be Held

Joe L. Dudley Sr., president and founder of Dudley Products Inc., will share his secrets of success and prosperity during the Carolina Business Expo '93 and Prosperity Weekend.

and workshops, and in-person strategy sessions by some of the nation's best known business entrepreneurs such as Dudley, the founding president of one of the nation's largest hair and skin care manufacturing companies.

Seminar presentations will include "The ABCs of Starting Your Own Business," "How to Advertise and Promote Your Business," "Strategies for Financing a Business," "Understanding the Real Estate Business," and "The Legal Aspects of Starting a Business."

The expo will be held at the Charlotte International Trade Center, 200 N. College St., June 19 beginning at 9 a.m.

Dudley's keynote presentation, "The Power to Live Your Dreams," will highlight strategic business principles for persons interested in starting or expanding their own business.

The expo is open to the public. For ticket information, contact Terri Moore at (919) 996-2040, ext. 2047, or Brenda Atkinson at (704) 535-5273.

BET Holdings and Avalon Confirm Talks

BET Holdings Inc. recently announced that its subsidiary, BET (Black Entertainment Television), owner and operator of the BET Cable Network, has entered into negotiations with Avalon Communications Inc. to purchase a majority interest in Avalon's pay-per-view division Action Pay-Per-View.

national satellite-delivered, pay-per-view movie channel based in Santa Monica, Calif. and has been in business since 1991, providing pay-per-view programming to approximately 5 million subscribers as of April 1. Company officials state that the terms have not yet been finalized and that negotiations are continuing.

BET Cable Network, the nation's first and only advertiser-supported basic cable network that specifically targets the viewing interests and concerns of African Americans. Cablecasting 24 hours a day, BET provides a broad mix of black-oriented programming both acquired and produced at the company's production facilities in Washington and Burbank, Calif.

Action Pay-Per-View is a BET Holdings Inc. operates the

MONEY WATCH

By THEODORE R. DANIELS



Summer Travel Tips

It's that time again when many of us will take a vacation. This should be a time for relaxation and reflection whether such occurs within a short distance from home or many miles away from home. To ensure that your vacation is an enjoyable one, keep these travel tips, made available by the American Society of Travel Agents, in mind:

— Outline your wishes and budget with your travel agent so that you can avoid expensive surprises. You will have a much more carefree vacation this way;

— Have your travel agent purchase your tour packages and tickets well before your trip to avoid unexpected fare increases. Know what you are paying for before you go;

— When you purchase a ticket or tour package in advance, consider buying trip cancellation insurance. With this protection, you can secure your investment in case of an emergency, such as an illness or death in the family, prevents you from traveling as scheduled. There is also baggage insurance to protect items if they are lost, stolen or damaged on the trip;

— Unfortunately, thieves are everywhere. Lock all of your valuables, jewelry, traveler's cheques and money belts in your hotel safe. Consider leaving your most prized possessions at home. The theft of an irreplaceable treasure can ruin your holiday;

— For those traveling abroad, confirm your itinerary a few days ahead of each flight in case there are any schedule changes;

— Well in advance of departure date, make sure your passport and visas are in order. Your travel agency usually has a supply of passport and visa forms;

— Photocopy important pages in your passport, especially the pages featuring your photo and passport number, and date and place of issue. Also copy those pages containing visas of countries you plan to visit. In the case of a lost passport, U.S. embassies will usually accept photocopies as proof that you actually possess a passport. Keep a list of your credit cards and other important numbers (e.g., license, traveler's cheques) in a separate location from your cards in case they are lost;

— Before you travel abroad, check with your local phone company for the most inexpensive way to phone home to avoid hefty hotel tolls;

— If you wish to keep up on all the latest news at home, agents can tell you which foreign hotels carry CNN or other cable news channels;

— Check with your agent about possible health requirements or U.S. Department of State warnings concerning your destination. Agents keep abreast of destinations around the world and can warn you if there are safety and health problems, or situations of political unrest. If there is a suspected health problem in the country you plan to visit, check with your physician before you leave;

— Leave a complete copy of your itinerary at home and office so that family and friends can reach you at all times;

— Before you go, follow these home security tips: Ask the local police or your neighbor to check your house regularly; have someone pick up your mail; cancel your newspapers; and use an automatic timer to turn lights off and on at night.

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