

Ministers Conference of Winston-Salem Holds Annual Good Friday Worship Service

The Ministers Conference of Winston-Salem, holds its annual Good Friday, "Seven Last Words" worship service at St. Andrews United Methodist Church, 1840 Butler Street on April 14 from noon to 3 p.m. Preaching the short sermonettes on the last words of Christ are the Rev. Cornelius Battle of Mount Moriah Baptist Church in Pinnacle; Rev.

A.T. Griffey of First Calvary Baptist Church; Rev. Moses Hodnett, host pastor of St. Andrews United Methodist Church; Rev. Sandra Thigpen, Chaplin of Forsyth Prison and Jail Ministers; Rev. Sandy Witherspoon of Spencer Memorial Christian Church (Disciples of Christ), Rev. Rayford Thompson of Friendship Baptist Church, and Rev. Sylvester D.

Johnson of Macedonia True Vine Pentecostal Holiness Church, Inc.

For the first hour the worship leader is Rev. Douglas Summers of Mt. Pleasant Baptist Church,

the second hour is Rev. J. Ray Butler of United Cornerstone Baptist Church and the third hour

is Rev. Samuel Stevenson of Grace Presbyterian Church. An

offering will be lifted each hour, all money goes to the NAACP Learning Center program. It's understood that some people may be coming in and going out

throughout the three hour period. Rev. Joseph Jones of Zion Memorial Baptist Church is the President of the Ministers Conference.

SECCA to Present Exhibit of Artwork by 11 Local Artist

Winston-Salem - The Southeastern Center for Contemporary Art (SECCA) will present an exhibition of artwork produced by artists living in the 11-county Triad area. A call for entries went out last December for artists to submit slides or videos of their work. Over 200 artists responded and a total of 20 were selected. Opening April 22, the exhibition will run through July 2 and be on view in the Main Gallery.

The Triad Fantastic: Twenty Artists from the Piedmont Triad will feature a wide range of media from painting, sculpture, photography, video, to mixed media installation. SECCA is exhibiting 11 artists for the first time. The exhibition is not intended to be a survey of contemporary art produced in the area, but instead, focuses on a specific theme or direction as determined by the work submitted for review. The selected works reflect a disquieting psychological tension in formats that range from the fantastic and the bizarre to social criticism.

The participating artists are: Michael Ananian (Greensboro); Mark E. Brown (Greensboro); Bert Carpenter (Greensboro); Christina Clum and Brett Ingram (Greensboro); Carol Cole (Greensboro); William Fick (High Point); Sean Gilley (Winston-Salem); Leigh Ann Hallberg (Winston-Salem); Louis W. Jones (Asheboro); Page Laughlin (Winston-Salem); Amy Lixl-Purcell (Greensboro); George Lorio (Greensboro); Mark Casey Milestone (Winston-Salem); Michael Northius (Greensboro); Roy Nydorf (Oak Ridge); Ron Rozzelle (Saxapahaw); Tom Suomalainen (Walnut Cove); Roberta Tefft (Winston-Salem); and Evans V. Ward (Asheboro).

Artists and Members opening will take place on Friday, April 28 from 7-9 p.m. Also opening the same night are LOVE Pictures: Robert Rosenheck and James Barsness. Many of the Triad artists along with Robert Rosenheck will be in attendance that evening.

For more information, contact SECCA at (910)725-1904.

"Write the vision and make it plain, that they may run that read it..."

Habakkuk 2:2

The above passage refers to the writing down of goals and visions, so that they may serve as an inspiration to those that read them. McDonald's Restaurants of Central Carolina salute the winners of the "McDonald's Black History Makers of Tomorrow" essay contest. Their essays, entitled "How I Plan To Make An Impact On Black History," exhibit tremendous leadership and dedication, and stir our spirits with the hope of a brighter future.



"McDonald's® Black History Makers of Tomorrow"



Congratulations to the 1994-95 "McDonald's Black History Makers of Tomorrow" winners! The winners are (left to right) Isaac Osabutey of Providence Day School; Leonard Foust, Jr. of Southern High School; Chiriga Clemons of Maiden High School; and Tiffani Rogers of Southern High School. (Not pictured: Sheereen Miller of East Mecklenburg High School.)

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MONEY WATCH

By THEODORE R. DANIELS



The Power of Time

There are two factors which stand out in a successful investment plan. They are time and rate of return. Young people have both of these factors going for them.

The power of time is easy to understand because of the impact of compounding. A small amount of money can grow to a larger sum over time. For example, if you save \$1,267 annually for 25 years and earn interest at the rate of 8 percent annually, at the end of 25 years you would have \$100,000. However, if your goal is to have \$100,000 at the end of 10 years, you would have to save \$6,392 annually and earn interest at the rate of 8 percent annually. This shows that the longer you wait to save and invest the more money you will have to set aside for your goal.

Many young people today have the opportunity to become millionaires by age 60. If a person age 29 invested \$5,000 each year, assuming a 10 percent rate of return, he/she would have \$1 million at age 60. But if that same person waited until age 39 to invest the same amount each year, he/she would only have \$300,000 at age 60.

Young people should begin investing now not only because of the results of the above scenarios but because of the tentativeness of Social Security and company pensions which may not be around when they retire. They must exercise discipline to save and invest for the long-term. They can invest the money into the highest-earning asset- stocks, and especially small-company stocks.

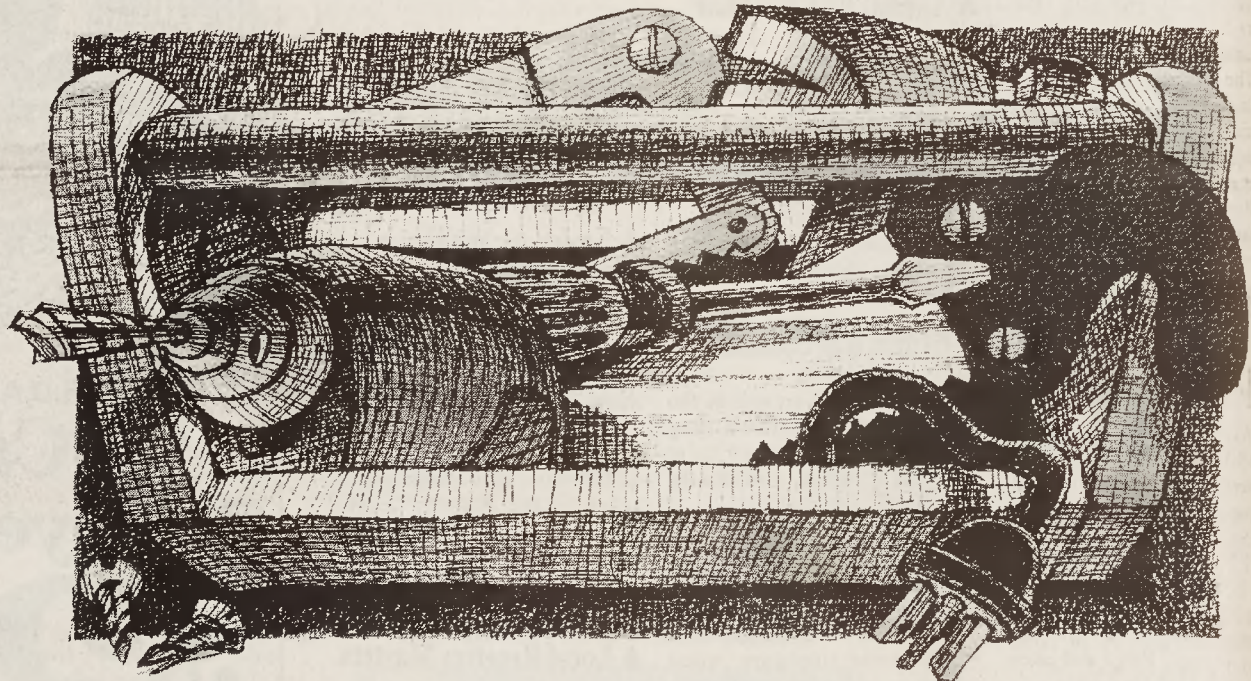
There is extensive research that show that: a) in an average year, stocks return more than 10 percent, twice as much as bonds or money-market funds; b) over the short-term, stocks are much more volatile than bonds and money-market funds; and c) over long periods, the volatility smooths out, and stocks carry about the same risk as the other investments.

The future can not be guaranteed, but the experience of the past clear. For the past 60 years, stocks have never come close to losing money in any 20-year period. But when you look at bonds and U.S. Treasury bills, historically, your chances of ending up with a low return are greater than with stocks.

If you are 30 years old and do not have an Individual Retirement Account, set up one today and add \$2,000 a year to the account. When you turn age 60 you will have \$1 million, assuming an average return of 15 percent annually. Keep in mind that the average annual returns for investment categories between 1026 and 1994 are: large stocks, 12.2 percent; small stocks, 17.4 percent; long-term corporate bonds, 5.7 percent; and U.S. Treasury bills, 3.7 percent.

So the best advice for young people is simple. Invest everything you can into stocks (and stock mutual funds). Forget the ups and downs of the stock market. You'll find yourself a millionaire 40 years later. Time passes faster than you think.\$

If you have any questions or concerns, please contact Theodore R. Daniels, MONEY WATCH, P.O. Box 23558, Washington, DC 20026.



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10. Available to borrow

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(But the idea of taking a big fat sledgehammer to that wall in the dining room was kind of appealing, now wasn't it?) **CCB** Central Carolina Bank. We'll help you find a way.



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