

# Zion Baptist Church in Mt. Airy installs Carlton Rucker as new pastor

The installation service for the Rev. Carlton Rucker Sr. was held at Zion Baptist Church in Mount Airy, N.C., Feb. 23.

Rucker began preaching in Mount Airy in March 1996; he was accepted as pastor of the church in August of that year. Before he became pastor of Zion Baptist, he was an associate pastor at New Jerusalem Baptist Church in Winston-Salem, under the Rev. Samuel J. Cornelius.

Rucker was born in Mocksville, N.C., to Mamie and Bishop Rucker. He is married to the former Pauline O. McDaniel, and they have eight



The Rev. Carlton Rucker Sr.

children. He attended Davie County Training School, and later, Piedmont Bible College.

Rucker served as a deacon at New Light Baptist Church and began his ministry while at the church. He is retired from R.J. Reynolds Tobacco Company in Winston-Salem.

Since accepting the pastorate of Zion Baptist Church in Mount Airy, he has started two nursing home ministries.

Mr. and Mrs. Rucker were escorted into the church Feb. 23 by Pearl Singletary and Andy Temoney. Call to worship was given by the Rev. J.R. Rudd, pastor of Oak Spring Baptist Church and the moderator of the High Point Educational and Missionary Baptist Association. Rudd was

also the presiding pastor for the installation service. Scripture was read by Jones. The prayer was given by the Rev. J.T. Walker, pastor of Jones Chapel Baptist Church. The welcome was given by Rachel Carter. The Honorable Emily Taylor gave the welcome address to the Ruckers on behalf of the City of Mount Airy. Rucker's history was read by Arlee Gwyn, the presenting of flowers was by Helen Thompson. The presenting of gifts was by Betty Barr and Roxie Rucker. The Church keys were given by Joe C. Pilson and Roxie Rucker; Deacon James Russell Gwyn escorted the new pastor

to his new pulpit.

The charge to the minister was by the Rev. Leake. The charge of the church was by Walker.

Also present to give words of encouragement to the new pastor and his wife as Alderman Vivian Burke of Winston-Salem.

Special guest church was New Jerusalem Baptist Church, where the Rev. Rucker had served as an associate pastor. The Rev. Samuel J. Cornelius delivered the installation sermon. Accompanying him was the male chorus from his church. The spiritual choir also

sang songs.

Before the afternoon service began, the visitors were provided with a luncheon which had been prepared by the members of Zion Baptist Church.

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## Frequently Asked Questions at Tax Time

Reducing the "tax bite" is a year-round concern for most Americans — but it takes on heightened focus at tax return preparation time. The following is a roundup of answers to frequently asked tax-related questions that may be of interest to you as an investor. Please note that the information contained in this "Q&A" does not constitute tax advice. Be sure to consult your tax adviser before implementing any tax-related investment strategy.

**Q:** As a retiree, what can I do with the lump-sum distribution I received from my employer plan on retirement?

**A:** A lump-sum distribution on retirement may be available for a rollover to an Individual Retirement Account (IRA) or may qualify for special tax treatment such as five- and 10-year forward averaging.

Please note that five- or 10-year forward averaging is available only to recipients who were plan participants for at least five years prior to the year of distribution. Income averaging may be utilized only once in a lifetime. To qualify, the individual must have attained age 50 prior to Jan. 1, 1986. Other individuals are eligible for five-year averaging, but only after attaining age 59-and-a-half. (Five-year averaging will be repealed for distributions after 1999.)

Distributions from employer qualified pension plans are now generally subject to a mandatory 20 percent withholding tax if the funds are not directly rolled over into an IRA or to another employer's qualified retirement plan. This 20 percent withholding tax does not apply to IRA or SEP-IRA (Simplified Employee Pension Plan) distributions.

**Q:** How often can I borrow from my IRA account and roll over funds?

**A:** You're allowed to take a distribution from your IRA account and repay the funds within a 60-day period without any income tax consequences. This may be done only once in a 12-month period from the date of the withdrawal.

**Q:** May I borrow from my retirement account?

**A:** If your employer's plan permits it, a loan to a plan participant will be treated as a loan and not as a taxable distribution if the term of the loan is no longer than five years (except for home loans) and the amount of the loan does not exceed \$50,000 or one-half of the present value of the employee's non-forfeitable

benefit, whichever is less. However, plans may permit up to \$10,000 to be borrowed even if it is more than one-half the present value of the employee's non-forfeitable accrued benefit. (Special limitations apply to sole proprietors, 10 percent partners and 5 percent S-corporation shareholder employees.)

**Q:** May I make an IRA contribution after I file my tax return with an extension?

**A:** IRA contributions for the previous year must be made no later than April 15 of the following year — with no extensions.

**Q:** What is the dividend exclusion for corporations, and what dividends qualify?

**A:** A C corporation is entitled to a special deduction of 70 percent from gross income for dividends received from a domestic corporation that is subject to income tax. The dividend-received deduction applies to both common and preferred stock.

**Q:** Does an S corporation qualify for the dividend-received exclusion?

**A:** An S corporation does not qualify for the dividend-received deduction. Only a C corporation (i.e., one that files a Form 1120 U.S. Income Tax Return) qualifies for this deduction.

**Q:** I want to make a gift to my child. What is the "Kiddie Tax"?

**A:** Under the "Kiddie Tax," the unearned income of a minor child — such as interest income, dividend income and capital gains — is taxed as follows:

For children under 14 years of age:

- 1) Annual income up to \$650 is tax free.
- 2) Annual income between

\$650 and \$1,300 is taxed at the child's rate, 15 percent (the lowest individual income tax rate).

3) Any income over \$1,300 annually is taxed at the parents' tax bracket.

exclusion is \$10,000 per calendar year per donee. Any gift above the \$10,000 will be offset by the unified credit against gift and estate tax. If and when those additional gifts exceed \$600,000, the donor will pay gift tax.

This article does not constitute tax advice. Investors should consult their individual tax advisers before making any tax-related investment decisions. Information and data in this article were obtained from sources considered reliable. Their accuracy or completeness is not guaranteed and the giving of the same is not to be deemed a solicitation on Dean Witter's part with respect to the purchase or sale of securities or commodities.

For additional information, please write care of Michael J. Robinson, Dean Witter Reynolds Inc. 380 Knollwood St., Suite 500 Winston Salem, NC 27103.

(Michael J. Robinson is vice president of investments at Dean Witter Reynolds Inc.)



### INVESTMENT NOTES

By Michael J. Robinson

For children over 14 years of age:

- 1) Annual income up to \$650 is tax free.
- 2) Annual income over \$650 is taxed at the child's rate.

Gifts to children are usually made under the Uniform Gifts to Minors Act or Uniform Transfers to Minors Act to achieve investment flexibility. (Gifts made under these acts are irrevocable.)

**Q:** What are the tax rules regarding gifting?

**A:** The gift tax annual

## NOTICE OF PUBLIC HEARING CITY OF WINSTON-SALEM

The Board of Aldermen will consider proposals to amend the City of Winston-Salem Zoning Ordinance as shown below:

DATE: March 24, 1997 TIME: 7:30 PM  
PLACE: Board of Aldermen Chamber, City Hall

a) Proposal of JDL Castle Corporation to amend Chapter B-Zoning Ordinance of the UDO to amend Section 2-5.62 School, Private and Section 2-5.63 School, Public regarding the lot area (campus size) for these schools - UDO-23.

b) Proposal of JDL Castle Corporation to amend certain sections of the UDO as follows: Chapter A Definitions Ordinance, Article II - Definitions regarding a new definition for Charter Schools; Chapter B zoning Ordinance, Section 2-5 - Use Conditions regarding new regulations for Charter Schools - UDO-24.

Prior to the hearing, interested persons may obtain any additional information which is in the possession of the City/County Planning Board in that office at City Hall on weekdays, 8:00 a.m. to 5:00 p.m.

Interested citizens will be given an opportunity to be heard.

All requests for appropriate and necessary auxiliary aids and services must be made, within a reasonable time prior to the hearing, to Angela I. Carmon, the City's ADA Coordinator, at 727-2056 or TDD 727-8319.

**THIS MEETING WILL BE BROADCAST LIVE ON CITY TV-13.**

Loris R. Colclough, Assistant Secretary  
To The Board of Aldermen

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Wynde Goins, PA-C

A graduate of the Bowman Gray physician assistant program, Ms. Goins believes that health care should treat the complete patient, not just the illness. Her philosophy promotes a comprehensive approach to medicine.

Dr. Bruce Lantelme, M.D., and Wynde Goins, PA-C, have joined the medical staff at the Aegis Family Health Center, Pine Ridge Family Practice.

Aegis Family Health Center - Pine Ridge offers these services:

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Bruce Lantelme, M.D.

Dr. Lantelme, a board-certified family practitioner, believes that health maintenance should address each individual's physical, psychosocial and spiritual dimensions. He is currently accepting new patients.

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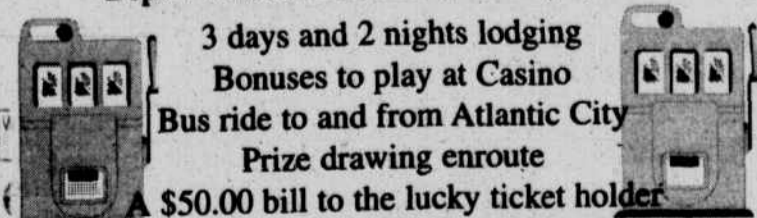
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### Trip to Atlantic City

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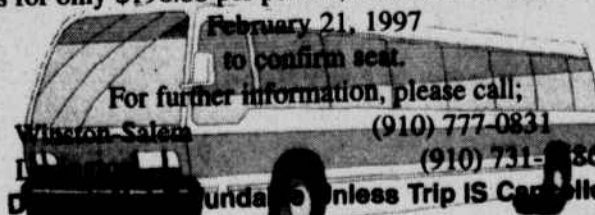
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unless Trip IS Cancelled.