

Brains Can Work Well With Computers

Well, we survived the Big Snow. The new year is well under way and things are looking up, right? That's what President Reagan says. He said the Big Crash was no indicator of trouble in the economy. It was the fault of computers. Mr. Reagan also said the huge trade deficit is a blessing in disguise. Seems it attracts foreign capital to our shores.

O.K.--if we believe the Chief, let's saddle-up and ride off into the golden economic future. This is the time of year when people in business think of capital outlay for equipment and other things to upgrade their operations. For a couple of columns we'll talk about computers.

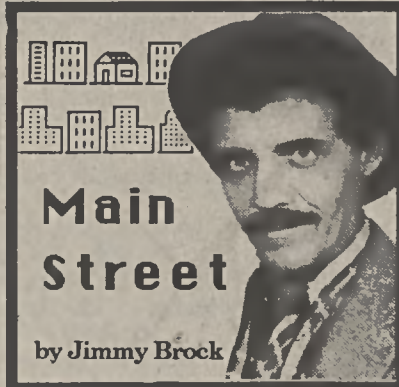
I know, I know. Some of us have to take off a shoe to count things up sometimes. Don't worry--computers aren't as complex as the salespeople in computer stores make them seem. You know the type. They talk fast like a car salesman, and everything they say is about as

understandable as an apartment lease.

Before taking the plunge, analyze what your business will need. Do you want to computerize accounts payable? Billing and collections? Your general ledger? You might not necessarily need a computer capable of handling a NASA moon shot. And a small computer can do many other things. Such as word processing or patient scheduling, if you are, say, an advertising guru or a sawbones.

Regardless, don't make the Big Mistake almost everybody does. After making your basic analysis, don't rush right out and purchase a computer. I know Apple, IBM, Compaq and all the other computer companies constantly bombard us with sales pitches that are the envy of an appliance store. Resist that. Get your software first, then go looking for a computer system that will run it best.

There are two basic kinds of



Main Street

by Jimmy Brock

accounting software--customized and packaged. Customized will cost you more money, and requires a computer programmer to modify it to fit your needs. The average small-to-medium business can do very well with packaged software. It offers a wide range of options that are already coded into the software package.

There are packages today that have the same capabilities and

features that a \$50,000 customized system had ten years ago. And they cost a lot less than you might think.

Many affordable software packages will handle the usual business accounting functions, including inventory and payroll. There are also packages that will handle specialized things like order entry, job costing or real estate management. You can get a good mix of software capabilities by purchasing packages from several vendors.

Next time we'll talk about how to analyze what software is out there and how to sound like you know what you're talking about. So don't throw this column away. Computers will be a part of our lives from now on. There's no way those little devils can out-figure us, right? The brain of a three-year-old human being is capable of handling more complex operations than the computer that brings the astronauts home from space. So hang in--we can ace these things.

Workshop On Creating Low-Income Housing

RALEIGH--The North Carolina Housing Finance Agency (NCHFA) is sponsoring six workshops this month to explain the Low-Income Tax Credit Program, a financing tool created by the Tax Reform Act of 1986. The program encourages both for-profit and nonprofit organizations to buy, construct or rehabilitate housing for low income persons. Developers from across the state are invited to attend and to apply to receive more than \$7.91 million in tax benefits in 1988 and 1989. Twenty percent of this amount is reserved for nonprofit organizations.

The tax credit allows investors a maximum federal tax deduction of four percent or nine percent of the cost of housing rented to low-income occupants. The credit may be used each year for 10 years, as long as the rental units remain occupied by low-income persons for a minimum of 15 years.

"Low income" is defined as projects with at least 20 percent of the units reserved for families earning no more than 50 percent of the area median income; or, 40 percent or more of the units occupied by families with incomes at 60 percent or less of area median income. Income limits are adjusted for family size.

The tax credits are allocated to qualified projects on a first-come, first-served basis. Once 60 percent of the year's credits are reserved, projects are ranked and selected by the North Carolina Federal Tax Reform Allocation committee. NCHFA provides administrative support for the tax credit program and reviews developers'

proposals for committee approval.

The Charlotte Workshop will be held from 10 a.m. to noon

January 27, at the Holiday Inn-coliseum, 2701 E. Independence Blvd., Charlotte, N.C. 28205. Call 704-377-6581.

TAX TIP

A Public Service of the IRS

"Here's a NEW TAX LAW tip"

Generally, the new tax law requires you to pay at least 90 percent of your 1987 income tax through withholding or estimated tax payments. If you don't, you may have to pay a penalty. Publication 505 contains more information. Call 1-800-424-FORM (3676) or the IRS Forms number in your phone book to get a copy.



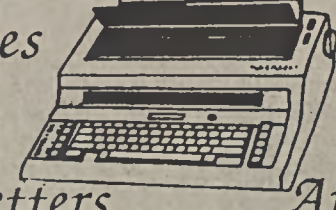
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Lewis

Dr. Lewis Establishes New Dental Practice

By Herb White
Post Staff Writer

Marcia Lewis, an associate dentist who has joined Gwyn Davis's Charlotte practice, brings an impressive resume to the job.

Ms. Lewis opened her practice last week and will concentrate on general dentistry, which includes extracting teeth and performing oral maintenance for patients.

Lewis, 32, is a native of Zanesville, Ohio and attended Central State University in Wilberforce, Ohio, where she graduated in 1977 with a bachelor of science degree in chemistry.

She received an M.S. from Virginia State University in 1981 and received her D.D.S. from Ohio State University last year.

Lewis, who has two sisters in Raleigh, settled on Charlotte after hearing about an opening in Davis's office.

"I heard Dr. Davis was looking for an assistant and I checked into it," she said.

Lewis is an avid sports fan, and stays quite active during her free time.

She played basketball at Central State, where she was a four-time most valuable player. She also plays softball.

"Right now, I'm just looking for a team to play for," she said.



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