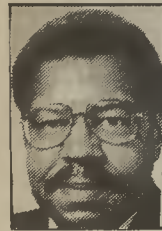


# Omega Psi Phi Chapter Celebrates Achievement Annual Program; Wachovia's Tidwell Is Guest

By George Miller  
SPECIAL TO THE POST

The Epsilon Upsilon Chapter of the Omega Psi Phi Fraternity, Inc. will observe its 40th annual Achievement Week program Nov. 10 at First Baptist Church, South Rhyne Street, Dallas.



Tidwell

Hattie M. Hardin, a public school teacher and community and civic worker has been chosen the 1991 Citizen of the Year and will be recognized at the program. Hardin a member of Saint Paul Baptist Church in Gastonia is a standout in her services to others, especially as a volunteer for many years at Gaston Memorial Hospital. She is widely recognized for her work with children in Gastonia, Highland Community Committee, and other ventures to help keep the underprivileged and the needy. She is a member of Alpha Kappa Alpha Sorority and a native of Gastonia.

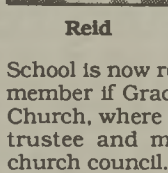
Pi Phi Chapter, Omega Psi Phi in Charlotte. Tidwell serves the fraternity as Sixth District of Finance and as Chairman of the National Financial Committee.

A native of Charlotte, Tidwell is regional vice president and the executive in charge to 32 branches of Wachovia Bank in the Charlotte and Mecklenburg areas. Tidwell a career businessman in Winston Salem and Charlotte, is widely known for his services to many community and civic organization in both cities.

He will speak from the National Achievement Week Theme, "Serving Ourselves: Black males Achieving De-

spite Barriers."

For the first time, Epsilon Upsilon Chapter will honor two Omega Men of the Year, Jerome H. Oxner and Duane L. Reid. Oxner, a former teacher at the Highland High School is now retired. He is a member of Grace A.M.E. Zion Church, where he serves as a trustee and member of the church council.



Reid

Affectionately, called "Chief Oxner" by his many

former students, his innovations as an industrial arts teacher are long remembered.

Duane L. Reid, currently the immediate past Basileus of Epsilon Upsilon Chapter, is a graduate of Western North Carolina College and a graduate of Hunter Huss High School.

He is a member of the Emmanuel Baptist Church in Gastonia and serves as a member of the trustee board and chairman of the Building Committee. The program is free and open to the public.

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Comptroller of the Currency, Administrator of National Banks  
National Bank of North Carolina **Report Of Condition**

**RHNB REPORT OF CONDITION**

Consolidating domestic subsidiaries of the RHNB NATIONAL BANK OF N.C. of CHARLOTTE in the state of North Carolina, At the close of business on Sept. 30, 1991, published in response to call made by Comptroller of the Currency, under Title 12, United States Code, Section 161. Charter Number 21689, Comptroller of the Currency, RICHMOND Federal Reserve District.

Statement of Resources and Liabilities		Thousands of dollars	
<b>ASSETS</b>			
Cash and balances due from depository institutions:			
Noninterest-bearing balances and currency and coin	1,842		
Interest-bearing balances	0		
Securities	3,531		
Federal funds sold	453		
Securities purchased under agreements to resell	1,500		
Loans and lease financing receivables:			
Loans and leases, net of unearned income	14,226		
LESS: Allowance for loan and lease losses	1,271		
LESS: Allocated transfer risk reserve	0		
Loans and Leases, net of unearned income, allowance, and reserve	12,995		
Assets held in trading accounts	0		
Premises and fixed assets (including capitalized leases)	1,391		
Other real estate owned	174		
Investments in unconsolidated subsidiaries and associated companies	0		
Customers' liability to this bank on acceptances outstanding	0		
Intangible assets	558		
Other assets	755		
Total assets	23,159		
Losses deferred pursuant to 12 U.S.C. 1823 (j)	N/A		
Total assets and losses deferred pursuant to 12 U.S.C. 1823 (j)	23,159		

LIABILITIES		Thousands of dollars	
<b>LIABILITIES</b>			
Deposits			
In domestic offices	21,062		
Noninterest-bearing	5,345		
Interest-bearing	15,717		
Federal funds purchased	0		
Securities sold under agreements to repurchase	211		
Demand notes issued to the U.S. Treasury	0		
Other borrowed money	0		
Mortgage indebtedness and obligations under capitalized leases	0		
Bank's liability on acceptances executed and outstanding	0		
Subordinated notes and debentures	0		
Other liabilities	291		
Total liabilities	21,564		
Limited-life preferred stock and related surplus	0		
<b>EQUITY CAPITAL</b>			
Perpetual preferred stock and related surplus	0		
Common Stock	875		
Surplus	5,359		
Undivided profits and capital reserves	(4,639)		
LESS: Net unrealized loss on marketable equity securities	0		
Total equity capital	1,595		
Losses deferred pursuant to 12 U.S.C. 1823 (j)	N/A		
Total equity capital and losses deferred pursuant to 12 U.S.C. 1823 (j)	1,595		
Total liabilities, limited-life preferred stock, equity capital, and losses deferred pursuant to 12 U.S.C. 1823 (j)	23,159		

We, the undersigned directors, attest to the correctness of this statement of resources and liabilities. We declare that it has been examined by us, and to the best of our knowledge and belief has been prepared in conformance with the instructions and is true and correct.

*[Signatures]* I, James Bennet AVP of the above named bank do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.

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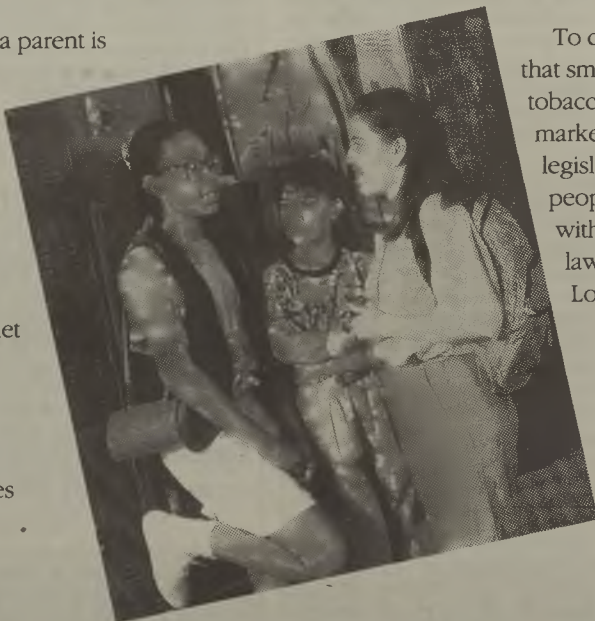
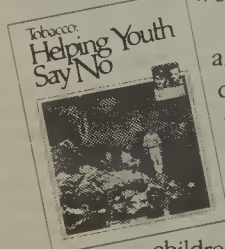
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To continue its longstanding commitment that smoking is not for young people, the tobacco industry also has strengthened its marketing code and is supporting state legislation to make it tougher for young people to buy cigarettes. We are also working with retailers for strict compliance with state laws prohibiting sales of cigarettes to minors.

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