



STAFF PHOTO BY DOUG RUTTER

### ATMC Makes Contribution

Russell Price, general manager of Atlantic Telephone Membership Corp., presents a \$1,000 check to Ruth White, president of Retired School Personnel of Brunswick County. The group is raising money for a college scholarship for a Brunswick County student. Also pictured (from left) are RSPBC members Frances Stone, Gelene Russ and Carol Roycroft. Ronnie Staton was the winner of a \$200 shopping spree given away recently as part of the RSPBC's fund-raising campaign.

## The Facts on Tax Withholding; Why You Should Check Yours

You wouldn't consider going to the grocery store each week, paying the cashier more than the actual cost of your bill, then asking for a refund at the end of the year.

Yet this is what millions of Americans do when it comes to paying their tax bills. They allow the government to withhold more taxes than necessary from their paychecks, and request a refund at tax time. If you are in this group, it's time to check your withholding.

The N.C. Association of Certified Public Accountants recommends that employees annually update their Form W-4, Employee's Withholding Allowance Certificate, to ensure that they are having the correct amount of federal income tax withheld from their paychecks. Overpaying the government means money that could be used to build your savings or pay off debt is languishing in the government's coffers without earning you a nickel of interest. On the other hand, if you substantially under-withhold, you could face some stiff financial penalties.

The amount of taxes withheld from your salary throughout the year depends on the amount of your wages, your marital status, and the number of exemptions, the withholding allowances you claim and any additional amount of withholding you've requested. You provide this information on Form W-4, which you obtain from your employer.

On the Form W-4, you can choose to have your taxes withheld at a "single" rate or the lower "married" rate. You must claim "single" if you are single, married but legally separated, or if either you or your spouse is a nonresident alien.

Married people can claim either the married or single rate. If both you and your spouse work, or, if in addition to wage income, you have income from other sources—such as interest, dividends, alimony, capital gains, or rent—consider having your taxes withheld at the higher single rate. This will enable you to increase your taxes withheld for purposes of applying it to all your sources of income. You can also ask your employer to withhold an additional amount or claim fewer withholding allowances.

You may claim from zero to 10 allowances on Form W-4. The more allowances you claim, the less tax will be withheld from your paycheck. To avoid having too much tax withheld, you may want to claim withholding allowance for itemized deductions and credits for which you qualify, such as the credit for the elderly and totally disabled, the dependent care credit and the earned income credit (if you have not filed for an advance payment of the credit).

When filling out your W-4 form, you may claim exemptions for yourself, your spouse and your dependents. Allowances for exemptions

correspond to the exemptions allowed on your tax return.

In addition, you may be eligible for a special withholding exemption. If you are unmarried and have only one employer or are a married person who has one employer and your spouse is not employed, you may claim this exemption.

You also have the option of filing exempt from withholding. Generally, you can claim exempt from withholding if you had no income tax liability in 1993 and expect none this year.

#### When To Change

If you are subject to the new tax law changes, such as limitations on deductions for business entertaining, you may need to adjust your withholding. So too should taxpayers who have had increases in adjusted gross income that result in the phase out of their itemized deductions or

personal exemptions.

If you have recently experienced or expect changes in your personal life, such as a marriage or divorce, or the birth of a child, you should also consider changing the amount of taxes that are withheld from your paycheck. Be aware, too, that if the number of allowances to which you are entitled decreases for any reason, you must file a new W-4 form with your employer within 10 days.

CPAs point out you must be certain that the amount of taxes withheld from your salary plus estimated tax payments equal 90 percent of your 1994 income tax or 100 percent (110 percent for some upper income taxpayers) of the taxes you owed in 1993.

Money Management is a weekly column on personal finance prepared and distributed by the North Carolina Association of Certified Public Accountants.

## Survival, Quality Topics For Small Business Owners

Survival of a new business and total quality management for businesses that serve vacationers are the focus of two seminars offered this month by the Small Business Center at Brunswick Community College.

Brian Hamilton will present "Small Business Success Kit" Thursday, April 21, from 6:30 p.m. to 9:30 p.m. He will advise participants on the hottest business ideas for the '90s, offer 30 survival and growth strategies and tips on cutting costs without sacrificing quality.

On Thursday, April 28, from 6:30

p.m. to 9:30 p.m. Renee Uhl will discuss total quality management for businesses serving a tourist clientele, touching on principles important to all businesses.

Customer satisfaction, reliability, productivity and profitability are affected by the quality of an organization's products, services and performance, she says.

For more information about the seminars or to pre-register, contact the Small Business Center at 754-6900, 457-6329 or 343-0203, Ext. 389.

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### NationsBank

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## New Nurse Aides Join Supply Office

Juanita B. Sharp and Lora Ann Brown have joined Comprehensive Home Health Care's Supply office as Nurse Aides 1.

Sharp received her training at Autumn Care of Shallotte and has been a nurse aide for more than two years. She and her husband Walter M. Sharp live in Longwood.

Brown also trained at Autumn Care and lives in Ash with her husband Clifton S. Brown and their two children.

# NABER

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Four Wheel Drive, Laredo Decor Package, Automatic Transmission, 5.2 Litre V-8 Engine, Trailer Towing Prep Group, Dual Heated Mirrors, Fog Lamps, Power Windows and Locks, Keyless Entry, Electric Mirrors, Sunscreen Glass, AM/FM Cass. Stereo, Tilt and Cruise Plus Much More!



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Absolutely Loaded, AM/FM Cass. Stereo, Automatic Transmission, Dual Air Bags, 3.3 Litre Eng. V-6, Rear Spoiler, Power Door Locks and Steering.



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\$279<sup>54</sup> per mo. for 30 mo.\* \$256.04 for 60 mo.

### NEW 1995 NEON

Absolutely Packed With Options, Automatic Transmission, Dual Air Bags, AM/FM Cass., Dual Mirrors, 4-Wheel Disc Brakes.



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\$189<sup>62</sup> per mo. for 30 mo.

### NEW 1994 EAGLE SUMMIT

Air Condition, Driver's Air Bag, AM/FM Stereo



#### LEASE PAYMENT ONLY

\$199<sup>87</sup> per mo. for 30 mo.

### NEW 1994 CHRYSLER NEW YORKER

Best in Class. -Kiplinger's Personal Finance Magazine  
\*For qualified lessees through Gold Key Lease, Inc. on new '94s. Based on MSRP's of \$21,027 (Concorde w/228 pkg.) \$27,474 (NY w/268 pkg.) and \$30,876 (LHS w/26 pkg.) minus dealer participation of \$1,000 (Concorde), \$2,050 (NY) or \$2,485 (LHS). Title, tax, lic. & insur. extra. Up front: down pymt of \$2,880 (Concorde), \$3,600 (NY), \$3,700 (LHS); 1st mo. pymt., refundable deposit of \$300 (Concorde), \$325 (NY), \$375 (LHS). Total of pymts.: \$6,456 (Concorde), \$7,056 (NY), \$7,896 (LHS). Pay for excess wear and tear, 15¢/mi. over 24,000 + \$275 disposition fee (if vehicle returned at end of term). Offer ends 5/31/94. Dealer prices vary. Option to buy at lease end at pre-set price. Concorde wheels shown, optional.



#### LEASE PAYMENT ONLY

\$293 per mo. for 24 mo.

\*Disclaimer—30 month lease, 10% down cash or trade. Tax and tags extra. Pre-approved credit approval. 1st payment plus security deposit down. 12,000 miles per year.

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coupon coupon

**\$300<sup>00</sup>**

coupon coupon

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Expires 4-27-94

\*\*Limit of \$500 competitor's coupon

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