



Photo by Gary Stewart

**IRA OFFICERS** - Pictured above are newly-elected officers of the Greater Cleveland Council of the International Reading Association, who were installed during ceremonies at the annual banquet of the association last

week at Bethware School. Left to right are Joyce Wright, treasurer; Janet Walker, president; Barbara Beam, vice president; Beverly Price, secretary; and Howard Bryant, outgoing president.



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**HONORED** - The Greater Cleveland Council of the International Reading Association honored three area educators for their contributions to the reading programs in the schools at the IRA's annual banquet last week at Bethware School. Pictured, left to right,

with their certificates of appreciation are Faye A. Burton, principal of Jefferson School in Shelby, Joyce Wright, teacher at Burns Junior High School, and William Davis, Superintendent of Kings Mountain District Schools.

### KMCC Women's Golf Events Are Scheduled

The Kings Mountain Women's Golf Association held a board meeting April 6 to discuss coming events.

The women will be traveling to Statesville April 29 for the Foothills Golf Play Day. It will begin at 9:30 a.m. Any ladies in-

terested should call Ginnie Arnette at 739-2182 before April 16.

Kings Mountain Country Club will have its Mixed Team Championship April 24-25. To register, golfers should call the

KMCC pro shop.

The Tuesday Morning Women's Golf schedule will begin on Tues., Apr. 12. Action will begin at 10 a.m. Foursomes will be decided on Tuesday mornings. Token prizes will be awarded.

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#### You'll pay lower income taxes.

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You're allowed to sock away up to \$2,000 each year (\$2,250 if you're married and only one of you is a wage earner, \$4,000 if both of you are). And whatever your annual investment is, you can deduct every penny of it from that year's gross income. Which means real tax savings.

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The interest you earn, which is tied to money market rates, is compounded daily at BB&T, not monthly or annually as may be the case at some banks and savings and loans. This can add up to a difference of thousands and thousands of dollars by the time you reach retirement age.

And all your interest is tax-deferred. You pay no tax on it until you begin withdrawing funds at retirement, when you'll almost certainly be in a lower tax bracket and, therefore, required to pay less.

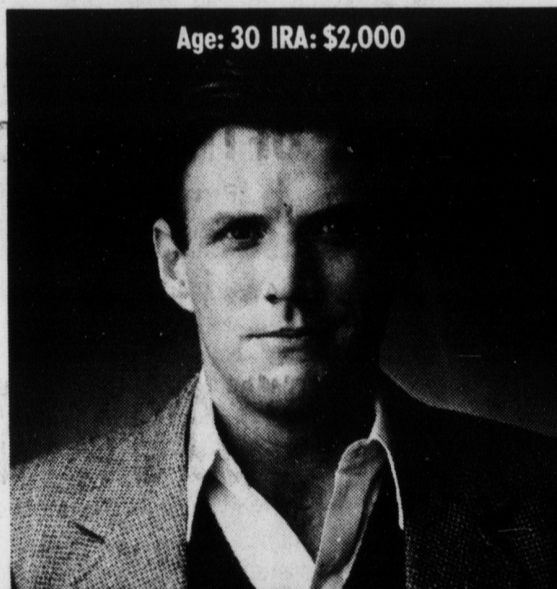
#### Your money piles up until you're 59%.

If you withdraw any money from your IRA before you reach the age of 59½, Federal regulations require you to pay a 10% IRS penalty on that money and perhaps a substantial interest penalty as well.

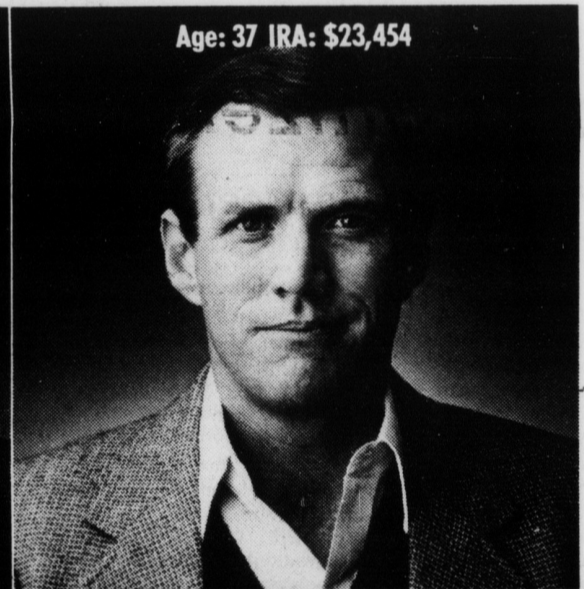
But once you hit 59½, nothing can stop you. You may take your money in a lump sum, receive it in monthly, quarterly or annual installments, or even wait until you're 70½ — but no later — to begin withdrawing funds.

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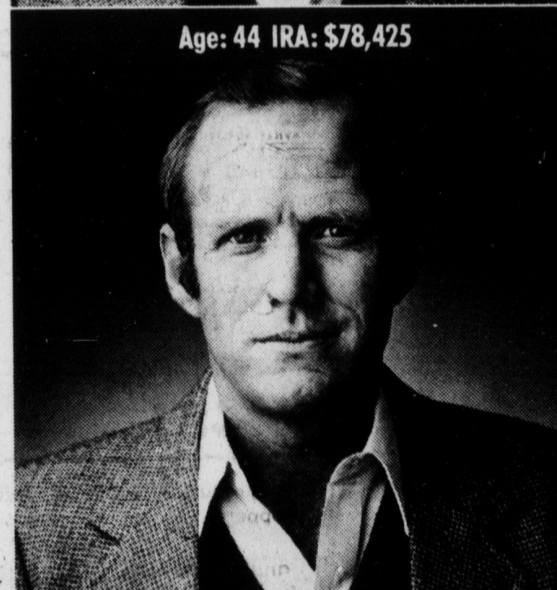
When you're ready to retire, you won't look old. You'll look like a million bucks.



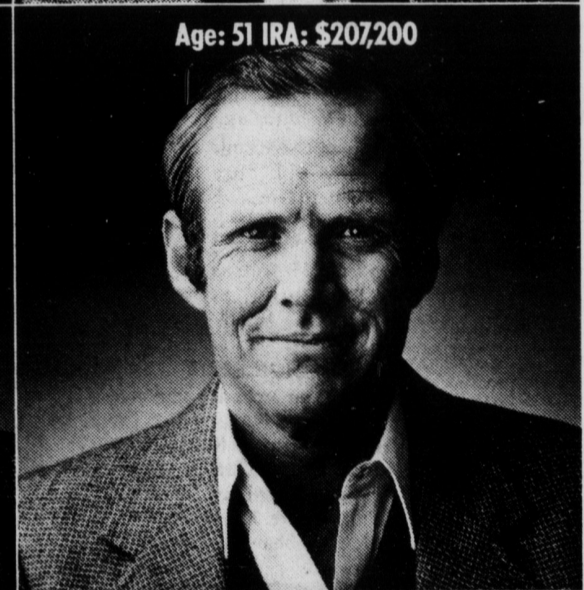
Age: 30 IRA: \$2,000



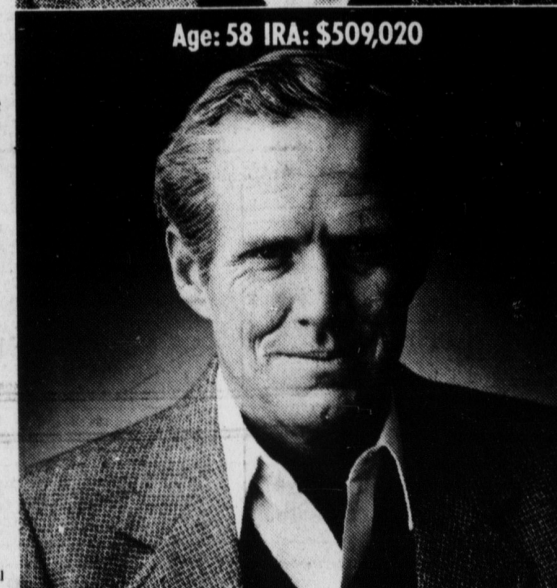
Age: 37 IRA: \$23,454



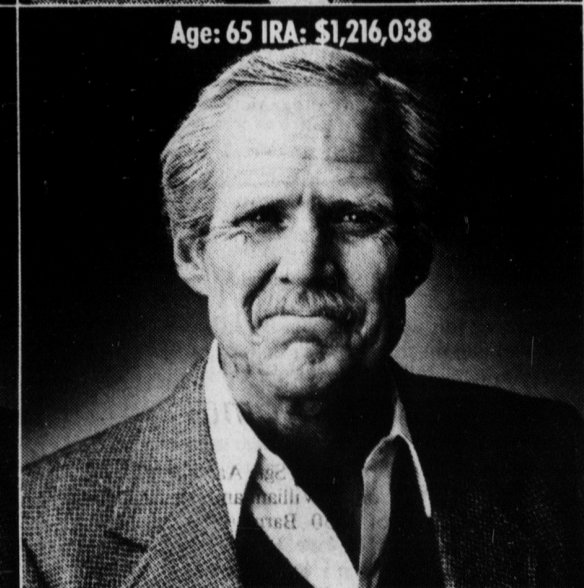
Age: 44 IRA: \$78,425



Age: 51 IRA: \$207,200



Age: 58 IRA: \$509,020



Age: 65 IRA: \$1,216,038



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Projected growth shown is based on 12% interest compounded daily on an annual contribution of \$2,000 deposited on the first day of each year for 35 years.