

Lincoln Rochester In Training Project For Black Bankers

A national pilot program for training management of "black banks" will begin in the near future at Lincoln Rochester Trust Co. and 21 other banks throughout the United States, it was announced in Washington, D.C.

William R. Craig, chairman of the board of Lincoln Rochester, said that during the pilot stage of the program his bank would provide 12 months of intensive specialized middle management training for a black banker selected by the National Bankers Association, an organization of Negro bankers.

Craig, a member of the Committee on Urban Affairs of the American Bankers Association, said the program was being established in conjunction with the ABA and the National Bankers Association.

At present there are about 20 black banks in the country, mostly in larger, metropolitan areas. A Lincoln Rochester spokesman said, however, that the trend is growing and about 10 more black banks are in the formative stages. (A "black bank" is a banking service completely staffed by black employees and situated in a Negro neighborhood.)

Lincoln Rochester will start with one man in the program but hopes, as the need for black bankers grows, to increase the number it will train.

At the end of a year, the trainee will be placed in a management position in one of the black banks.

Recruiting for the program is being conducted by the National Bankers Association and will concentrate on Negroes between 25 and 35 years, preferably those who have finished college and have some experience in finance or a closely related field.

The training programs at Lincoln Rochester will concentrate in three main areas: specialized banking skills in installment, mortgage and commercial lending, bank operations and procedures, and management decision-making skills.

Training costs, including salaries and training expenses, will be paid by sponsoring banks.

Donald Burgan, vice president of personnel at Lincoln Rochester, said Lincoln's portion of the new program would closely pattern the bank's current executive training program.

The pilot program of the

Thanks Offered For Safe Return

A Mass of Thanksgiving was celebrated in the home of Mr. and Mrs. Henry Rice, 203 Ar-bordale, on the return of their son, Christian, from Viet Nam.

Father William Donnelly of St. John's, Humboldt St., offered the Mass.

Christian, a first lieutenant in the 101st Airborne Division, was a combat platoon leader in the jungles near Hue. His awards include two Silver Stars for valor.

Forty Hours

Forty Hours devotions will open Feb. 2 at Holy Apostles, Rochester, and St. John's, Perinton.

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1040 U.S. Individual Income Tax Return Taxpayers Ask IRS

Are you up-to-date with the information you need to file your income tax return? Do you know how to handle the surtax, medical insurance deductions, and amended tax returns?

As an aid to diocesan residents in filing their tax returns The Courier-Journal will carry a weekly Question-and-Answer column beginning today.

This column is prepared by the Internal Revenue Service to help taxpayers understand tax law and filing requirements.

The answers to taxpayers' questions will be presented in non-technical language.

Q—What can I do to get my refund as soon as possible?

A—The best advice we can give is to file a complete and accurate return as early as possible. Also, use the pre-addressed envelope provided in your tax package. If you don't have one, send your return to the address listed in the 1040 instructions.

The largest single reason for delays in refunds last year was a missing or incorrect Social Security number. Be sure to enter the correct number for yourself and for your wife if it is a joint return.

Other reasons for refund delays are failure to attach required W-2 forms, failure to sign the return, and omission of other forms or schedules that may be required.

Q—How does someone over 65 handle medical expenses?

A—Only those medical ex-

penses in excess of 3 per cent of adjusted gross income can be deducted by taxpayers 65 or over when expenses are itemized. One of the deductible medical expenses is health insurance.

One-half the premiums paid for medical insurance up to a total of \$150 without regard to the 3 per cent limitation may be deducted. Premiums not deducted under this provision should be added to the taxpayer's other medical expenses subject to the 3 per cent rule.

Premiums paid for supplementary benefits under "Medicare" qualify under the provision described above, but not that portion of the Social Security taxes withheld from wages for "Medicare" benefits.

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