

## AUTOMATED TELLER MACHINES

By Ann Williams

• It's eight o'clock and you just got off work. You get into the car, and decide you'll stop somewhere and get something to eat, but you remember you don't have enough cash with you.

• It's a holiday and you need to deposit your paycheck in your checking account.

• You're in a hurry on your lunch hour, and you need to make a loan payment at the bank. But as you pull up to the bank, you notice long lines inside waiting for the tellers.

In all these situations, an automated teller machine (ATM) can help you. These machines, used by thousands of bank customers daily, are available at a growing



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number of banks for use 24 hours a day, including weekends and holidays. Most of the machines perform a wide variety of functions, including cash withdrawals from checking, savings, or bank credit card accounts; deposits to accounts; loan or bank credit card payments; money transfers from one account to the other; and account balance information.

Two items are necessary to use an automated teller machine: a banking card and a personal identification number, both of which are provided by your bank. You simply insert your card into the machine, key

## How to get the most from your bank

in your code number, and then follow step-by-step instructions which the machine will give you. You may want to ask your banker for a personal demonstration the first time you use the machine.

If your bank has a teller machine, it is probably located on an outside wall of the building, in a well-lighted area. A typical transaction takes less than a minute.

Banks have developed a number of security safeguards to protect their customers from fraud. However, there are things that you can do, too, to pro-

tect yourself. Never write your personal identification number on your card so that if it is lost or stolen, it can't be used. And if your card does disappear, be sure to notify your bank immediately. The bank can instruct its machines to capture cards that have been reported lost or stolen if someone tries to use them. Also do not loan your card to anyone and be sure to keep your personal identification number in a safe place.

Your automated teller machine transactions appear on your checking, savings or bank credit card statements. And if you remember to record your transactions on your checking account register or other records as you use the machine, balancing your statements will be easier.

Accuracy, convenience, privacy, simplicity and speed: all of these are characteristics which have made automated teller machines a continually growing success.

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## A Renewed Attack On Labor

By Bayard Rustin

Executive Director  
United Neighborhood Centers of America

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America's labor movement has rarely received a square deal from the press. Therefore it should come as no surprise that trade unions are currently being subjected to a consistent barrage of criticism. What is surprising, however, is the particular vehemence with which the trade union movement is being criticized at a time when it is attempting to move in directions which would increase its involvement in the political process and begin to offer a response to the Reagan Administration's economic proposals.

Press criticism has come from all corners. From the left, Stanley Aronowitz, writing in *The Nation*, has lashed out at "entrenched leaders" who "not only control the mechanisms of power, but sit astride bureaucratic structures that work to defuse opposition." *Business Week* has criticized the AFL-CIO's Executive Council for generating "disappointingly stale bluster" and "blind repetition of well-worn platitudes." At a root, in *Business Week's* view, is the labor leadership's unwillingness to address questions of labor productivity and job performance. A labor reporter for the *New York Daily News* has suggested that "labor is losing its grip." And President Ronald Reagan has accused organized labor of being out of step with its rank-and-file.

Let's take a look at these charges one by one. Critics charge that labor is controlled by entrenched bureaucrats. The fact of the matter is that labor's leadership is democratically elected and elections are often close and hotly contested. Critics accuse labor of being uninterested in productivity. In truth, labor is not only worried about American industry losing its competitive edge but there is statistical evidence which shows that in manufacturing, productivity of unionized workers is substantially higher than that of unorganized workers. As for the charge that organized labor is politically ineffective, the evidence of the last election shows that union members and their families voted for Jimmy Carter by a higher percentage than any other segment of the population with the exception of minorities. No one can deny that there was a shift away from Democratic candidates in the last election, but the blame for this shift must rest squarely with the Democratic Party which has minimized the input of labor leaders in its highest councils. And finally, President Reagan's suggestion that labor is out of step with its members is simply untrue. Union members are deeply concerned about such issues as plant relocation, workplace safety, job security, minimum wage and unemployment. It is Mr. Reagan's stand on these questions that is out of touch with worker needs and desires

and not the labor leadership's.

The recent spate of poor press and President Reagan's criticism is not only ill-founded but it has obscured the fact that the labor movement is moving forward in a number of innovative directions. This month (March), the AFL-CIO is involved in a series of regional conferences at which the Federation's president, Lane Kirkland, and secretary-treasurer, Thomas Donahue, will sit down with local and state trade union leaders as part of an effort to "help strengthen state federations and local bodies."

The AFL-CIO is also moving forward in an attempt

to get the United Auto Workers to rejoin the fold. The federation has embarked on an effort to abandon its neutrality in party primaries and to take part more directly in the nominating process for national office. The Service Employees have launched an ambitious attempt to organize office workers. The Clothing and Textile Workers have won a major victory against the J.P. Stevens Company in the South by utilizing innovative techniques which involved consumer boycotts, pressure on the Stevens Company's business partners, demonstrations, the shareholders' proxy fights. And the labor movement has had tremendous success in in-

## Getting Smart

### Moving In The Wrong Direction

By Walter L. Smart

Executive Director  
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America, during the last two decades, has been committed to helping the poor and needy make their way out of poverty and build self-sufficient, rewarding lives.

Since 1964, when the "war on poverty" was initiated, eleven million people have left the throes of poverty. Unfortunately, more than seven million Americans still live in dire need.

The National Advisory Council on Economic Opportunity issued a report, "Critical Choices for the '80s," that addressed the problems of unemployment, inflation, job creation and welfare reform. The report also discussed the fate of human needs programs aimed at alleviating these problems.

The report points out that from 1965 to 1969 real gains were made to reduce poverty, but the trend was

reversed drastically in 1970. There was an increase of 2.5 million poor in 1975, the largest since 1959; and the recession in 1974-5 increased the poverty population by three million people.

Also cited in the report is a frightening pattern of an increasing portion of the poverty population represented by women, youth and minorities who are beyond the benefits of the private sector growth. Among these patterns are:

- The "feminization of poverty," almost one of every three female-headed households is poor; about one in eighteen families headed by a man is poor. At the present rate, the Council says, "the poverty population would be comprised solely of women and their children by about the year 2000."

- Growth of poverty among the very young. From 1969 to 1978, the number of poor children under eighteen rose to nearly 250,000. Their rate of poverty rose by about fourteen per cent in that time. More than one in four Hispanic children and about two in five black children were poor in 1978.

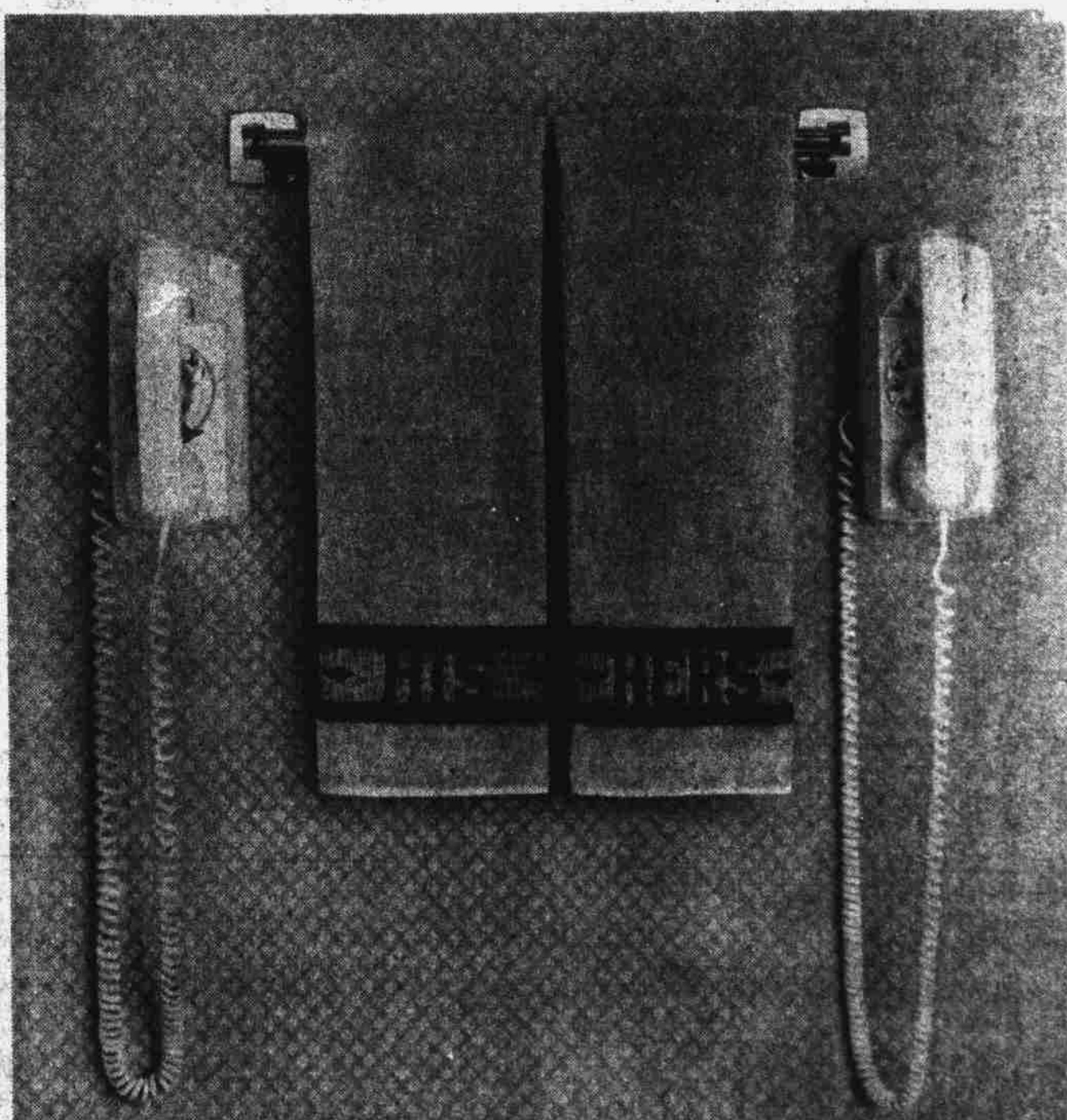
- Growing poverty among racial minorities. In 1967, the rate of poverty among black family heads was about 3.75 times that of whites. By 1977, it had reached four times that of the white population.

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