#### **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

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 demon-

stration 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 welllighted area. A typical transaction takes less than

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

Ann Williams, a banker for 14 years, is brunch manager of a Wachovia Bank and Trust Company office in Williamston

### A. Philip Randolph Institute

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, Stnaley 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, the minimum wager and allegiating these problems unemployment. It is Mr. Reagan's stand on these questions. The report points out that from 1965 to 1969 real

## A Renewed Attack On Labor

By Bayard Rustin

How to get the most from your bank

Executive Director
United Neighborhood Centers of America

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 movemment has had tremendous success in increasing the levels of participation of black unionists, who today account for over seventeen per cent of the AFL-CIO's membership. Moreover, a recent study has found that black union members are far more active in the political process than their white counterparts.

With several exceptions, these new courses have been given short shrift by the press, which for the most part treats labor unions as an anachronism or an obstacle to progress and productivity. A mythology has arisen about trade unions which portrays the labor movement as an amalgam of special interests led by "cigar chomp-

ing" bureaucrats. What the labor movement is really about, however, is a national network of 60,000 union locals. Each of these involves scores and often hundreds of union members in voluntary administrative, political and community activities. For the most part, local trade union unionists are part-time unpaid volunteers who hold down fulltime jobs outside the labor movement and who have roots in their own communities. While the activities of the Moral Majority and conservative political action committees are given extensive play in the media, the wide-ranging activism of the union local is ignored unless a strike erupts. But the truth of the matter is that strikes are an exception rather than a rule (only two per cent of collective bargaining results in strikes), while the undramatic day-to-day work of the local union is unreported and invisible to most Americans.

Meanwhile, labor's national leaders, intelligent, capable spokesmen for constituencies often larger than those of Congressmen and some Senators, are rarely solicity by the media to express opinions on vital na-

tional and international issues.

The events of the last year in Poland have evoked a great deal of favorable attention in our press. But little has been said about the role of a strong labor movement in guaranteeing the survival of a democratic society. Even less attention has been paid to the evidence that countries like Germany, Japan, and Sweden (all of which have experienced phenomenal growth in productivity since World War II) have more than twice the percentage of unionized workers as has the U.S.

A debate is beginning about productivity in our country. The first salvos in that debate have been fired by the press against the labor movement. Clearly, the labor movement can play a role in helping to increase worker productivity. But worker productivity and job performance can only be improved if the labor movement is successful in enhancing a worker's sense of shared commitment in the workplace. through increased profit sharing, through codetermination, as in Germany, or through consultation with union leaders in such issues as plant closings, plant relocation, and corporate secrecy, the central role of organized labor must be acknowledged.

The answer to increased productivity lies in greater cooperation between employers and workers and their unions on the one hand and a renewed commitment to social justice on the other. An attack on the legitimacy of unions undermines such an effort and is against the national interest.

### **Getting Smart**

## Moving In The Wrong Direction

By Walter L. Smart

**Executive Director** United Neighborhood Centers of America

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 Oppor-tunity 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

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.

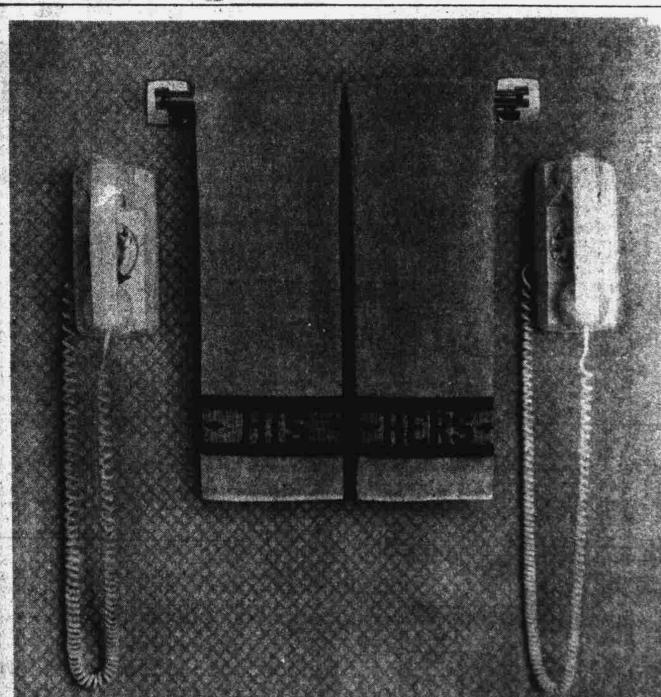
Among these patterns are: The "feminization of poverty." almost one of every three female-headed households is poor; about one in eighteen families headed by a man is poor. At the present rate, the Council says, "the poverty population would be comprised solely of worten and their children about the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