

Bank trust departments offer a variety of services which are designed to meet the many different needs of their customers. The old myth that banks are disappearing and more people are now turning to their banks for help with estate and financial planning, as well as the traditional estate settlement services.



Floyd Woodard

A well-designed estate plan can minimize income taxes as well as estate taxes while providing protection and security for an elderly parent, a spouse or minor children who might be left alone.

A will is perhaps the most important element in an estate plan. A will ensures that your property will be divided according to your instructions. If you die without one, the division of your property will be

TRUST SERVICES

How to get the most from your bank

By Floyd Woodard

determined by state law and the courts. The expertise of your bank's trust department staff can be invaluable to you in planning your will, and the bank will work with you and your attorney to be sure that the final document is in accordance with your wishes. If your bank is to be named executor, it is important that it be involved in the planning process.

Having a bank settle your estate offers several advantages. First is continuity. Hopefully, there will be many years between the time you write your will or plan your estate and the time your estate is settled.

An individual who is named executor may no longer be able to handle that responsibility, whereas the bank will always be there. There are many things that must be done, from inventorying and establishing a value for your belongings, to numerous reports and tax forms that must be filed. The executor is liable for stiff personal penalties if mistakes are made, or the estate is mismanaged. The bank's role can also help prevent family misunderstandings which might arise when the division of personal possessions takes place.

Check your bank to determine what services are available. Some banks now offer services that can benefit you during your lifetime, such as investment management, financial analysis, asset administration, and income tax preparation. Tax laws and interpretations are complex and can be confusing to the individual who is trying to look ahead and anticipate now how to provide for a family's future.

Your plan should be tailored to the specific needs of you and your heirs. Once the plan is drawn up, you will want to review it periodically to see if changes are needed, possibly due to births or deaths in your family, or the sale or purchase of property or a business. Changes in the tax laws may also cause a need for changes in your plan.

The trust specialists at your bank can help you determine what services would be best for you.

Floyd Woodard, a banker for 13 years, is a trust officer and personal trust representative for Wachovia Bank and Trust Company in Charlotte.

Coping

You Will Defeat Stress

Part III

By Dr. Charles W. Faulkner

Although most people recognize the characteristics of stress, or, know when they are under stress, they are often unable to locate the causes. The interesting thing is that the causes of stress are so obvious and blend in so well with one's daily activities that they are frequently unrecognizable. The causes of stress are so much a part of our daily lives that one is often unable to function without stress.

This is the paradox: (1) Being beset by an uncomfortable and destructive condition that is so much a part of us, that is so common that our lives would be too distorted and confusing without it. Stress is a normal concomitant of one's efforts to be successful, and of his own relative self-image, be it positive or negative. Stress is a part of living and does not become a problem until it interferes with one's daily activities.

In my last column, I provided you with seven steps that you should use in your efforts to gain your victory over stress. Here are six more very effective ways of dealing with stress:

- Do not dwell on your shortcomings or weaknesses. Your weaknesses play only a minor part in your life. You have far more success in your life than failures. Dwell on your successes and strengths.

- Change your goals when necessary. Do not allow unreachable goals to hinder your advancement. Change them. Bring your goals down to size; to where you can reach them.

- Break the monotony of your life. Take a break from your job, drive home by a different route, shop at a different store for a change, find new friends and associates, enjoy an evening out on the town. Go to a movie even if you have to do it alone.

- Deal with one problem at a time. Do not allow the burden of problems to weigh you down all at once. Take

them one at a time. Set aside a two-hour period each month to solve problems. Deal with the wealth of your problems only at this time. Enjoy your life the rest of the time.

- Learn to relax. Some people have been tense for so long that they feel abnormal without having something to worry about. Worry is itself a heavy burden that exacts a heavy price in emotional energy. Relaxation is a wonderful feeling. Relax by inhaling deeply, filling the lungs completely with air. Hold your breath as you slowly count to five. Then, exhale slowly. Repeat this exercise five times. Next, tighten the muscles in your legs. Hold the tightness for five seconds, then, relax them quickly. Next, tighten your stomach muscles. Hold the tightness for five seconds, then release them quickly. Do the same with your arms and shoulders, and with your neck muscles. Repeat these exercises often. Relax!

- Be healthy. A healthy body is far more capable of enduring the rigors of this stressful society than an unhealthy one. So, take care of yourself. Take vitamins. Don't eat junk foods. Eat the proper foods. Get some mild but regular exercise. Get up early in the morning. Don't sleep your life away.

Your questions are welcomed. Suggestions for future articles will be appreciated. Cassette tapes of this and other articles are available for individual use, discussion groups and classroom use. All letters and inquiries should be sent to: Dr. Charles W. Faulkner, Post Office Box 50016, Washington, DC 20004.

Happiness Through Health

Studies Show Major Decline In U.S. Drug Use

By Otto McClarrin

A number of recent studies show that the drug culture, which has grown uncontrollably for the past twenty years, are showing the first signs of a potentially major decline. The epidemic use of marijuana has leveled off and appears to have turned downward.

The smoking of regular cigarettes, which is a weather vane for predicting drug abuse, has dramatically decreased among young Americans. Even some of the more hazardous substances, such as PCP or "angel dust," are dropping in popularity, although heroin and cocaine use are still increasing somewhat.

Citing two nationwide studies concluded last year, Dr. William Pollins, director of the National Institute on Drug Abuse (NIDA) stated in public recently that "during the past two years there has been the beginning of what may turn out to be a very important change for the better."

"For the first time we saw a substantial leveling off on a nationwide basis of the use of all drugs and a very slight but first-time-ever decrease in the daily use of marijuana by high schools senior," he said.

A new major NIDA study conducted by the University of Michigan's Institute of Social Research has confirmed the trend away from teen-age drug abuse.

The study, which was headed by Dr. Lloyd Johnston, is significant because it represents the first scientific verification of a reversal. The new findings come at a time when many health officials believed the drug problem had reached a hopeless stage.

Marijuana smoking had increased for twenty years as younger and younger persons took up the habit. Bet-

ween 1975-79 the use of marijuana doubled.

In 1979 more than one out of every nine high school seniors smoked marijuana each day, Pollin said. Many officials feared this number would double in only three more years.

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A 1979 study of 7,000 persons across the country found that more than half of the people in America had tried marijuana, according to Dr. Ira Cisin, professor of sociology at George Washington University. But the latest studies indicate that the country may have turned the corner.

The most encouraging change is taking place in the 12-17 age group, Pollin said. This group is a barometer for shifting trends because, in the past, its drug abuse patterns were repeated later throughout the population he added.

Health officials are concerned about this young group because their drug use patterns have the greatest potential for lifelong damage. "The downward change in the trend is the most significant development," said Peter B. Bensinger, administrator of the Justice Department's Drug Enforcement Administration.

"I think that what we are seeing here is that the health hazard warnings of marijuana are beginning to be heard," he said. Surveys by DEA's Drug Abuse Warn-

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United Nations

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more help with many of the Arab oil producing nations who have huge surpluses in American and European holdings.

America still needs to do its share in this refugee mess which creates starvation and a threat to peace. With a combination of Arab and American largesse, I am positive the refugees can have better lives and hope for the future.

U.S. STAFF TO THE U.N.

Ambassador Kirkpatrick is being watched closely for those who serve on her staff. We black Americans have been awaiting a high level appointment from our group. We are aware she has a neo-conservative counselor who writes for "Commentary Magazine" — a far right publication. I am also suspicious of the ethnic composition of those close to her as she seeks to specify "clarity" in her work.

Like the representatives of the poor and small nations, I shall really monitor her views — not too good at the moment — on the Third World, a title she has already questioned.

SOME OTHER QUESTIONS FOR UNEASINESS

—Will there be more tolerance and an apparent change of policy with South Africa?

—Will Israel and American Zionists dominate the U.S. Mission? The B'nai B'rith and Anti-Defamation League have taken over the Carnegie Peace Foundation at 46th Street and First Avenue.

—Will Africa get its share of the U.S. Foreign Aid? It has not in the past.

—Will the U.S. keep its funding levels at the U.N. on a reasonable scale? It should also urge its allies, especially Japan and West Germany, two rehabilitated client states plus moderate Arab nations, to do more.

—Will U.N. personnel be treated more courteously by New Yorkers? The U.N. contributes twelve per cent to New York's economy by the way.

—Will the free wheeling statements of the U.S. Ambassadors to UNESCO and to the U.N. Commission on Human Rights be allowed to continue to offend the Third World?

—Will disarmament talks between the U.S. and Russia continue and be ratified as Salt II — to ease the world of impending nuclear threats?

THE GUARDIANS

As I see it, offenses against Africans, Arabs and others may increase in the kind of diplomatic climate coming out of Washington. Domestically, blacks who are mostly poor will also suffer by budget cuts as will aid to poor nations.

It is up then to the black media — newspapers, broadcast outlets and magazines to keep a wary eye to these trends and events.

Reactionary people who figure they have some kind of "mandate" to cut back on gains of blacks and the Third World have the levers of power around the White House.

The white controlled press will as usual be derelict in pushing the black point of view.

Our black press will, as in past crises, guard our common interest.

Jordan

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Speculation that there is a national conspiracy to kill black people, linking events in Buffalo, Utah, Atlanta, and other places, must remain unconfirmed speculation until there is hard evidence to back it up.

Otherwise we only let our imaginations run with the accumulated griefs and hardships black people have always faced, and allow emotions to dominate over the hardheaded, cool thinking that is needed in a time of crisis.

Perhaps the best thing all Americans can do now is to demonstrate their solidarity with the people of Atlanta, support all efforts to provide the supportive services the community needs, and to let the police do their job.

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