

CERTIFIED CHECKS
AND
CASHIER'S CHECKS

How to get the most from your bank

By Titus Ivory



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In some business transactions, the person who is to receive a sizeable sum of money for goods or services rendered may require a guaranteed form of payment. If the payment is to be made by mail or if the amount is more than you want to pay in cash, two widely acceptable guaranteed forms of payment are certified checks and cashier's checks.

One of these checks may be requested for such things as making the downpayment or full payment for a car, real estate, or other costly items. They are sometimes required for "good faith" payments when bidding on government contracts, and county clerks of court may ask that court costs or alimony payments be made by certified check or cashier's check.

A certified check is simply your personal check which has been stamped "Certified" by your bank. This certification guarantees that the bank will honor the check when it is presented for payment.

To have a check certified, you fill out your check as usual, showing the name of the person or com-

pany to be paid and the amount. Then take the check to your bank and ask a teller to certify it. The teller will look up your checking account balance to be sure there are enough funds to cover the check and will stamp the face of your check with the bank's official certified stamp, have the designated bank official sign the check, and hand it back to you. Because certified checks require special processing by the bank, you probably will not receive the cancelled check in your checking account statement. However, the original check can be obtained from the bank if needed.

A cashier's check is an official bank check which is purchased from a bank. It is sometimes called an official check or a bank check.

Because the check is drawn on the bank itself and is paid by the bank out of its own funds, this is one of the most acceptable forms of payment available. It is particularly useful to people who do not have checking accounts. You can obtain a cashier's check by paying the bank's teller the amount of the check you want issued. You can pay cash, or the payment can be made from your checking or savings account if you have one. In this case also, the teller will look up

your account balance to be sure enough funds are available. The teller will then fill out the official check and give it to you.

The fee for either a certified check or a cashier's check is usually about \$1.00, but the charge may vary from one bank to another. If you know in advance that you are going to need one of these checks, be sure to make any necessary deposits to your account well ahead of time so that the funds will be in your account when the teller checks your balance. Checks drawn on out-of-town banks can take four or more days to clear.

Certified checks and cashier's checks should be handled with care, just like cash, to prevent their being lost, stolen, or destroyed. Because the bank is legally bound by its promise to pay the certified check and because the cashier's check is payable from the bank's own account, it is difficult to have payment stopped on either check or to obtain a refund. In some cases, the bank may require an affidavit or a bond before reimbursing you for a lost or destroyed check.

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Happiness Through Health Psychiatrists Begin To Treat Even The Unborn Child

By Otto McClarrin

Psychiatrists now are taking on their youngest patients ever, reaching out for the roots of mental illness in babies only days or hours old.

"Most people find it shocking that infants have psychiatric problems," said Dr. Justin D. Call, professor and chief of infant, child and adolescent psychiatry at the US Irvine School of Medicine. "But it's true."

Some behavioral and psychological problems are predictable prenatally and may appear immediately upon birth, as with babies whose mothers are alcoholics or drug addicts. Other ailments, whether inherited mental infirmities or early damaging experiences, may manifest themselves within days or weeks as failure to smile or to be consoled or to learn self-consolation by rocking, kicking and crying.

"We no longer think of the newborn as a blank slate," Dr. Call said. "At birth, the infant is already the veteran of an intimate set of interactions between itself, the mother and the placenta, which affect both physiology and psychology."

By six months, an infant is capable of feeling depression in response to a loss such as permanent separation from the mother. Without language, he expresses his depression in sleep disorders, bowel difficulties, avoidance of human contact and refusal to eat.

Research efforts during the past two decades have so expanded the understanding of normal child development that specialists in infant psychiatry can recognize early signs of trouble in a baby's appearance or behavior.

Infants, defined as children from the prenatal period to age three, are of increasing concern to psychiatrists because of the prodigious speed of brain growth within that span. The Center's chairman, Dr. Reginald S. Lourie, who coined the term "infant psychiatry," said the brain develops most rapidly during the first eighteen months to two years of life, reaching three-quarters of its adult size.

"Connections are being made," Lourie said. "Pathways are being laid down through the nerve cells that will affect the individual for the rest of his life. This gives tremendous weight to early experiences, early handling."

Treatment of infant psychiatric problems involves intimate cooperation with the parents or other caretakers. Dr. Lourie, who is also senior research scientist at the Mental Health Studies Center of the National Institute of Mental Health, told of an infant who turned away from his mother every time she picked him up.

"We were able to discover a tactile hypersensitivity in this child," Dr. Lourie said. "Once we pointed out to the mother that he experienced pain from the touching, she was encouraged to figure out the solution herself."

She tried holding him on a pillow, and it worked." Hyperactivity, he added, often begins in the womb, and the mother of such a child may report that the baby was a "whirling devil" before birth, never giving her a moment's rest.

"If this activity pattern is not recognized and dealt with," Dr. Lourie said, "both the child and the parents suffer. An infant unable to put the brakes on his own racing motor feels helpless and out of control — and if no one can get him to calm down, he gets a distorted picture of dependency because he can't trust people to know how to take care of him."

"Meanwhile, his parents are distraught that they can't calm him down." As the child grows and wants to touch another person, Dr. Lourie said, a pat may turn into a slap and the slap may label that child a hurtful, nasty baby. When he tries to grasp, if his lack of control makes him push and break things, he gets called destructive. All the while, parent-child relations continue to deteriorate.

Dr. Call is quick to point out that clinicians have much to learn from parents. "It would be wrong for us to approach them with the attitude that we know better and have some kind of secret remedy." What clinicians do have over parents, he said, is knowledge of the research that helps them separate the expected from worrisome behavior.

Coping

The Wonderful Art Of Persuasion

By Dr. Charles W. Faulkner

You are a very fortunate person. You have a capability that can help you to obtain almost anything in this world that you desire. You have the ability to make people do what you want them to do.

Perhaps you have not been using the full range of your broad persuasive powers. Maybe you did not know that you have such wonderful persuasive powers. But, you do have them.

I am going to show you some very simple steps that you can easily follow in order to make people like you, to persuade your employer to give you a pay raise, to make many friends at the next party that you attend, and to motivate people to follow your advice on almost any issue. Follow this advice to attain the success that you desire:

1. Begin now to believe in your ability. Start feeling confident. Start realizing that you are a more capable person than you ever thought you were.

Your confidence in your ability to achieve your goals and to really make your dreams come true is the first step in mastering the art of persuasion.

Doubt is destructive. Confidence is motivational and starts you on your way to success. So, have confidence in your ability to be successful and success is guaranteed for you. Nearly every person who has ever achieved success had confidence. Nearly every person who has failed helped to create the atmosphere for failure with doubt.

2. You must want to succeed. You must have the strong urge within yourself to get the things that you want out of life. You must make yourself want success so badly that you are willing to confront adversity, to overcome problems, to decide that you want to be successful so badly that nothing, nothing will stop you.

You must tell yourself that the tougher problems appear to be, the stronger and more determined you will become. To achieve the success that you desire, you must never, never stop striving and struggling with all of your ability to attain it. Successful people are hardnosed people who believe in the old saying: "When the going gets tough, the tough get going."

3. Become excited about your dreams, your goals and your hopes for achievement. Let your mind soar, let your desires and dreams excite you and titillate you. Let your emotions run high and abundant.

Wake up! Desire success so much that you can taste it. Become so overjoyed with the prospect of success that you want to tell everyone who will listen how certain you are of succeeding. Become a livewire and tingle inside at the thought of realizing your dreams. You will find that your intense emotion and enthusiasm, directed toward the positive goal of your success, will carry you on the tip of a tidal wave to your dreams.

I will give you more ways to achieve success in my next column.

Business In The Black Even IBM Falls Japan Rips Reagan Revitalization Plans

By Charles E. Belle

Japan, Inc., as collectively Japanese companies are being called, has notched another mark on its gun. In the fiscal year just ended 1979, Fujitsu Ltd. moved past IBM Japan to become Japan's top computer seller.

Some might say the U.S. has it coming to us. The threat of legislation to stop Japanese auto imports or "voluntary restraint" is Reagan's hope for helping the depression riddled auto and steel industries. U.S. Trade Representative William Brock, a Reagan appointee, brought a listening ear to the electric Japanese trade problems with the U.S.

All the while he is thinking about getting tough with the Japanese, they are taking advantage of an earnest Mr. Brock's ear and pocketbook right now! Japan's share of the new auto market grows by the hour.

Mr. Brock had best bust the "Japan, Inc." auto assault or Reagan's meeting with Prime Minister Zenko Suzuki, will result in a continuing decrease in the U.S. automobile industry employment contribution to the country. One out of six U.S. jobs depend on the auto industry.

In case the White House is unaware of the "Japan, Inc." problem, it's jobs for their people! A practice President Reagan might move to the front of his agenda, especially where black Americans are concerned along with the rest of the country.

Unemployment is unnerving the U.S. system and creeping up in Japan. It is expected that by the turn of the century, one out of every four Japanese workers will be over retirement age. A problem where the work system is styled for life time employment. There can be no cut back in Japanese industry without severe repercussions for a record amount of time and people. Life time employment is a cultural guarantee in Japan.

Ronald Reagan and Mr. Brock will have to do more than a John Wayne type statement to these critters. Cutting them off at the pass wouldn't work when they shoot the horses out from under you. Japan is eager for a shoot-out, too. Their defense industry is just hankering for having more arms sales. Someone in Washington will want the Japanese to go ahead and fire up its defense industry in hopes it will take down some the U.S. defense spending.

Since the U.S. would not want to lose the domestic defense industry for security reasons, it might have to

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