

SAFE DEPOSIT  
BOXESHow to  
get the most  
from your bank

By Ray Rogers



Ray Rogers

or five different sizes, and there is an annual fee ranging from about \$10 up to \$60, depending on the size chosen. The rental fee qualifies as an income tax deduction.

To rent a safe deposit box, you simply sign a lease agreement at your bank and provide positive proof of your identity. You can name one or two other persons as deputies so that they can also use the box. This might be your spouse, an adult son or daughter, your lawyer, or whomever you choose.

Signature cards for each person authorized to

have access to a box are kept by the bank's safe deposit custodian, and anyone entering the vault area must sign in so that the signatures can be compared. The custodian also keeps a record of the date and time of each entry.

Your safe deposit box can be opened only by you or your deputy, and you are the only ones who will know its contents. Two different keys are required to open a safe deposit box—a special bank key kept by the safe deposit custodian and your key. The bank does not keep a copy of your key which means that

even bank personnel cannot open your box. Many banks have booths in the vault area where you can examine the contents of your box in total privacy.

Typical items stored in safe deposit boxes are birth certificates, deeds, mortgages, trust agreements, stock certificates, bonds and other securities, jewelry, flatware, medals, coins, and other valuable collector's items.

Bank officials advise customers not to keep large amounts of cash in safe deposit boxes. Those funds could earn interest if deposited in a savings program. If you want to keep a copy of your will in the box, plan to keep a duplicate filed elsewhere. If you or someone else who has access to the box should die, the bank can only allow the box to be opened for an inventory supervised by the Clerk of Court. Anytime two or more people share a box, it is advisable to have each item in the box clearly marked as to who has legal ownership.

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## United Nations

The U.S. And Independence  
Movements at the U.N.

By Curtis T. Perkins

General Assembly. After this, the U.N. also voted to recognize the PLO as sole representative of the Palestinian people and grant them official Observer status.

Today the PLO Mission in New York is headed by a Permanent Representative Zehdi Terzi. Mr. Terzi is a popular and familiar figure active in the halls of the U.N. He can often be seen button-holing delegates to convince them to support the cause of the PLO.

Mr. Terzi's friendly and capable deputy is Hassan A. Abdel Rahman. Mr. Rahman is in constant demand as a speaker by black and college groups.

In the long troubled territory of South Africa, ANC (African National Congress) first started in 1912. The protest was then against colonial policies of the English. In the years to follow, it was immigrants from Holland who became even more hostile and oppressive to the native Africans. Just as the other liberation groups, ANC too started with a peaceful approach asking the European whites to respect the rights of the native Africans.

The whites had guns, tanks and bullets. So their answer to the African protest was mass arrest, imprisonment, torture and death for those active in ANC. The African National Congress was in time forced to organize economic boycotts, strikes and eventually military activity to counter the brutal oppression of the South African soldiers and police.

However, with superior weapons and tanks, the South African government continued to drive native

Africans from all the rich farmlands and those areas where there was much gold and diamonds.

Today, South Africa stands virtually alone on the continent with their harsh, inhuman racial policies they call "apartheid". As the fight goes on, African leaders say they would have won long ago if the major Western powers, U.S., Britain, France, Germany, Israel and Japan did not give South Africa such strong economic support. Through the years, thousands have been martyred, suffered and died as the late Nelson Mandela and a host of others.

Johnston Makatini, ANC Permanent Representative at the U.N. makes it clear that Africans are certain that time and justice are on their side. Oliver Tambo, ANC president, adds, "Even with support of the Western powers, the old die-hard in Pretoria will soon find they cannot win and the African majority must emerge victorious."

POLISARIO — May 10, 1973, the world heard for the first time the name "POLISARIO", a nationalist liberation group from the only part of Africa controlled by Spain, generally known as Spanish Sahara. Abdel Azziz Mohammed was chosen leader and first president. The purpose of POLISARIO was to organize a campaign for freedom from Spain. On October 15, 1975, the issue was taken to the International Court of Justice, known to many as the World Court.

During 1975 also, United Nations sent a special Mission to visit the area. The U.N. Mission upon returning

recommended that Spanish Sahara be granted the right of self-determination. They also reported that POLISARIO was the dominant political force within the territory.

Shortly after this report, the Spanish began departure and an attempt was made for an orderly turnover. However, in the wake of the Spanish exit, both Morocco and Mauritania and soldiers of the POLISARIO took a heavy toll and left the country in waste and shambles. In 1976, Pres. Motar Auld Dahdah of Mauritania was overthrown. The war was costing too much for the weak economy of this desert country alleged to have more camels than people. The OAU (Organization of African Unity) intervened attempting to negotiate a cease fire. They were able to get Mauritania to give up their claims on the Spanish Sahara and withdraw from the war.

The POLISARIO has now established a new sovereign state which they call "Sahara Arab Democratic Republic." Abdullah Madjid, POLISARIO Permanent Representative at the U.N. proudly states,

Part II next week

## Civil Rights

(Continued from Page 14)

cerned about the future of civil rights in this country demand that the Administration disclose how its proposed actions, whether it involves the budget or regulatory reform will impact on civil rights enforcement.

Those concerned about civil rights in this country must remain forever vigilant to insure that we do not return to a time when access to decent housing and jobs depended on the color of one's skin and their religion.

Above all else, those concerned about civil rights must make the Administration aware that its silent civil rights policy, which calls for curtailment, if not outright elimination, of civil rights enforcement is totally unacceptable.

Is there any place in your home where you can keep your valuables and feel assured that they are free from the danger of theft or fire? Many people are realizing that they cannot afford the risk of hiding valuable possessions and papers in their homes, and are renting safe deposit boxes at their banks.

Safe deposit box rentals have increased significantly at banks across the country for the past several years, possibly due in part to the soaring prices of silver and gold. More people than ever are believed to be storing their silver flatware and gold and silver jewelry at banks. Because of this, there is now more demand for larger safe deposit boxes. In the past, the majority of the boxes were no larger than a mailbox, used primarily to store important papers and documents.

Safe deposit boxes are kept under maximum security in a bank vault. Most banks offer boxes in four

Part I of a two-part series.

Perhaps some of the difficulties of our Secretary of State Alexander Haig and our Chief Delegate to the U.N., Ambassador Jeanne Kirkpatrick, is that they are not too aware of the various independence and regional groups at the U.N.

I would suggest that they study this phenomenon and bring our foreign policy up to date.

As our volatile and chaotic world moves deeper into the 1980's, there remain still six major international liberation organizations actively engaged in the struggle for independence and freedom. SWAPO in southwest Africa, the area the Africans have named Namibia; POLISARIO in the former Spanish Sahara; ANC and PAC in South Africa; PLO in the Middle East and FRETILIN in the Asian archipelago, the island of Timor.

These groups are hundreds or thousands of miles apart and each has its own unique and diverse history. Yet they share certain things in common. Each group is fighting for the right of self determination. Each group also has seen its struggle graduate from the political to economic and eventually forced to move into the military stage in its fight for freedom.

The PLO (Palestine Liberation Organization), the most widely known of these organizations, was born out of the thirty year confrontation in the Middle East between the State of Israel and her Arab neighbors. It was 1964 when Ahmad Shuquairy started the PLO. He led this new group of freedom fighters until he was succeeded by Yahya Hammouda in 1967. However, world attention did not begin to center on the PLO until 1969 when the flamboyant Yasser Arafat moved up to become chairman of the Executive Committee where he has held command until today. The outside world soon began to associate Arafat and the PLO with a succession of alleged acts of terrorism. There were dramatic kidnappings of ambassadors, hijackings of aircraft and raids upon Israeli towns and villages.

Yet it was 1974 when the PLO was to get its biggest boost. The Arab world had strengthened its position in international affairs with the oil price war. At the U.N., or almost anywhere else, anything the Arabs asked for they could get. Arafat was able to get the League of Arab States to recognize PLO as the sole representative of the Palestinian people. For Arafat this led to an invitation to visit the U.N. and to speak before the

BY THE  
WAY...

By Joe Black



The Good Book tells us: "a little child shall lead them"; and in the complex and changing society of today, our young people represent the future leadership of the Black community and some aspects of our national government. However, they need some guidance, and we, Black adults and designated Black leaders, have a responsibility to encourage and assist these leaders of tomorrow. We must remember that a college graduate of 1975 was probably born in 1953; thus, he or she was only 2 when Mrs. Rosa Parks was too tired to move to the back of the bus; 10 years of age during the outrage of snarling dogs and forceful fire hoses in the park in Birmingham and the memorable "March On Washington," and 12 when thousands marched from Selma to Montgomery. As a result, too many of our young don't know, or understand, the thrust of the Civil Rights Movement. Too many of them have chosen to be guided by emotion and want to believe that it was to prove that Black can beat white or mistakenly thinking that we were to receive something just because we're Black. It's time for Black adults to forget popularity and have the intestinal fortitude to tell youthful Blacks that they are spending too much time worrying about the word—"racism." It is not something new... when we were young, we called it "prejudice," "segregation," and "jim crow." Despite the fact that we have more college-educated Blacks than ever before, we also have higher unemployment. Racism is not, I repeat—is not the primary reason. Too often our college-bound students select "sop" courses rather than those studies that will make them competitive in today's labor market. In other words, it is a combination of a college diploma and the quality of their preparation that will enable them to take advantage of the doors opened by the Civil Rights Movement. If we get this message across to our youths, then we can borrow from Dr. King and say: "This will be the day when all of God's children will be able to sing with a new meaning, 'my country 'tis of thee, sweet land of liberty, of thee I sing. Land where my father died, land of the Pilgrim's pride, from every mountainside, let freedom ring.'"

Joe Black

Vice President  
The Greyhound Corporation

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