

Moving, whether it's to the next city or state, can be more pleasant if you plan ahead. While you're making arrangements to care for certain precious items, remember also to be concerned with matters like address changes, and what to do with the money in your savings and/or checking accounts.

You may not have decided before you move which bank in your new location serves your needs best. If that's the case, you can close out your accounts, convert the money to cashier's checks or traveler's checks, and take them when you move. You can also have your banker transfer the money by wire from your bank to a bank in the new city that also has wire transfer service. When you arrive at your destination the money will be there waiting for you to deposit or do with as you please.

If you visit the new community before your final move, the process of transferring money could be facilitated by opening the accounts then. Some banks may provide you with a "newcomers" kit



Alice Price

WHEN YOU MOVE

How to get the most from your bank

By Alice Price

which contains information about the area and state, and possibly helpful information about educational and medical facilities, tax structures, churches, and other important facts.

So you won't be penalized for cashing in your savings certificates before they reach maturity, take them with you. Your new bank can send them for collection, and will in turn be reimbursed by your former bank.

You will probably want to close out your safe deposit box and personally move the valuables and

documents it contains. This is a good time to review your wills and estate plans to see if your new state laws affect their execution and whether it's advantageous to transfer the trust relationship.

Some banks provide package services which include preestablishment of various accounts, credit cards and registration with the local credit bureau, all before the move is complete. You merely visit the bank after arrival and activate the accounts. Although national credit cards are used in most cities for purchasing goods and services, a locally-issued credit

card or check guarantee card may be required for identification to cash checks or make other purchases.

You'll also want to check with the moving company to find out what form of payment is acceptable. Some companies may accept only a certified or cashier's check, which may have to be obtained in advance from your bank.

Not getting the mail you need, or expect to get can be irritating and can be avoided by remembering to send address change notifications. Here are some items you shouldn't overlook:

- If you are receiving social security checks, call your present Social Security office (and have your claim number in hand).
- Local, regional or national creditors should be contacted to make sure bills are forwarded on time.
- All publications should be notified, for example, book clubs, magazines and alumni information.
- And, of course, relatives and friends should be notified of your move.

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Business In The Black

New Orleans. . . How The Rich Get Drunk

Inglenook At \$1,150 A Bottle Is An Investment

By Charles E. Belle

During the time of Napoleon's reign, George Washington's Administration and Negro slavery, someone, somewhere was enjoying a bottle of fine wine. Wine is usually associated with winning, not wrongs or actual war. For what it is worth, for the thirteenth time, the Heublein Premiere National Auction of Rare Wines recently held in this hell raisin' city, was a titillating success. Heublein has auctioned off \$4.3 million worth of wine in thirteen years.

Subjects of lesser nobility than Archdukes Andreas and Markus von Habsburg, great grandsons of Emperor Franz Joseph of Austria-Hungary, who were also present, participated in an open public auction which included "the oldest dry red table wine ever offered for public sale."

Heublein, Inc., owners of such fine wineries as Beaulieu (Beautiful) Vineyard and Inglenook Vineyards, as well as Colony wines and Lejon (Champagne) cellars in the U.S., practices an open door policy with the public at the auction. Anyone paying the invitation fee could sample such a rare vintage wine as a 1791 bottle of Red Rhone Galbert in a "delicate hand-blown open-pontil bottle."

The bottle alone is a collector's item. While the bid-

ding started at a mere \$700, it ended at \$1,350 per bottle. Bought appropriately enough by a Los Gatos, California liquor store owner, Larry Rigani, who wishes to drink it on George Washington's next birthday.

But sixty years before this bottle of wine was born, Bouchard Pere & Fils winery was founded in Beaune, France. The House of Bouchard Pere & Fils was celebrating its 250th year anniversary by allowing the action of its vintage 1864 and 1865 wines. Public purchase of these fine rare wines for as much as \$8,800 for a case of four bottles of Clos Vougeot — vintage 1865 — reflects the rapid escalation of exceptionally excellent

rare wine investments.

Investments can, however, be considerably less without sacrificing too much quality if not years. A case of twelve bottles, Beaulieu Vineyard Cabernet Sauvignon — vintage 1971, for \$200, could prove profitable if held for a period of years.

J. Michael Broadbent, auctioneer, Master of Wines, advises the modest investor to consider young wines such as the Beaulieu Vineyard and Inglenook Cabernet Sauvignon vintages 1966-71 for investments. These wines "should mature in 20-40 years" making them superb for drinking, as well as investment success.

Success in investment is keyed, of course, to buying low and selling high. Here Heublein Spirit Group has helped the general public in providing an open forum for all those who seek a fortune by investing in rare wines. William Bradford, Jr., made a quart tankard of pewter, which Mr. Broadbent's auction house of Christies, sold for \$16,500 to a collector.

Collectibles have shown marked increases, embracing traditional inflationary strongholds. During the past decade, 21 oil paintings sold for more than \$1 million at auction. A painting believed to be for the record price by the 19th century English artist, J.M.W. Turner, sold for \$6.4 million. Making money in that kind of an investment climate can be competitive! Art, however, is to be enjoyed and wine to be drunk.

Heublein has held its public auctions all over the country. Anyone seriously considering investing in rare wines should inquire where ever Inglenook Vineyards, Lejon Cellars or Beaulieu Vineyard wines are sold for information on the Heublein Premiere National Auction of Rare Wines.

With some luck, a little money and lots of time, a bottle of wine could improve the pocketbook and outlook on life.

Coping

Racism: Its Effect Upon Black Minds — Part V

By Dr. Charles W. Faulkner

rejection, avoidance of the interaction, and under valuation of one's capabilities, acute neurotic personality change resulting from low self-esteem, dislike for the

evaluation, and a need to be accepted by the rejecting party.

The behavioral change that is implicit in black behavior, and which is imposed by racial rejection, casts

a deep internal emotional scar within most blacks. This scar is reinforced by the medium of television, radio, magazines and newspaper advertisements which consistently depict the black person in a negative role.

Often, the black person is unaware of the way in which his/her behavior is affected. The ulterior effects are substantial whether the black person realizes it or not.

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, D.C. 20004

In my last column, I presented remarks obtained during an interview with David, a young, black college student.

Among the views expressed by David were the following: 1) He has a strong desire to be accepted by whites, 2) He has become frustrated with the constant rudeness that he receives from whites when he attempts to be courteous to them, 3) His respect for whites is deteriorating, 4) His self-esteem is severely diminished when he is rejected by whites, 5) He is, now, nervous in the company of whites, 6) He does not know why whites reject him in view of the fact that he has done nothing to harm them, 7) He experiences racial discrimination in most relationships with whites whether in public places, on his job, in his college classes or elsewhere.

The stress and frustration that blacks experience in their relationships with whites has produced an emotionally devastating condition. The constant rejection causes a life-long emotional scar that negatively influences nearly every activity in which the black person engages.

After repeated instances of rejection, most of the years of living in American society, the black person develops a natural timidity with respect to participation in activities that might result in rejection. The black person begins to anticipate, as inevitable, racial bigotry and trembles at the thought of being in the company of whites.

This causes a rejection complex: anxiety at the thought of the confrontation, anger at the thought of

Reagan

(Continued from Page 14)

because Congress pays more attention to members of organizations than isolated individuals. Note that you have been discussing this matter with friends, neighbors, co-workers, etc. Underline it. It will definitely make them sit up and take notice. Always ask for a response and always indicate that you'll be keeping a close eye on what's happening in Washington, D.C.

Fortunately, the Congressional Black Caucus does not only spell out a detailed battle plan of attack against the "Republo-crats" but they propose their own "Constructive Alternative" budget. Strikingly, a number of white Congressmen — especially those from districts with black and Latino populations — have signed on to their program.

It is not surprising that their budget should get such support for it is a positive and forward-looking document. For example, they call for the closing of the tax loophole that allows fat-cats to make a deduction for "three-martini lunches" — a whopping \$1.8 billion — and using that amount for restoring cuts in food stamps. They call for taking the \$1.3 billion wasted on the notoriously slick tax loophole called "tax straddles" and using that amount to restore funds slashed for loans and grants to college students. The Congressional Black Caucus budget is too lengthy and detailed to summarize here but mention should be made of it in every Congressional visit, every letter, every speech, every media appearance.

Though we should not procrastinate, time is left. Congress is scheduled to complete action on all spending bills one week after Labor Day. On September 15, Congress is scheduled to complete action on the second budget resolution. On September 25, Congress is scheduled to complete action on the so-called "reconciliation" bill. And on October 1, the new fiscal year begins.

But what about after October 1? Do we fold up our tents and go off silently into the night at that point? Of course not. One lesson that should be learned by now is that the decline of marching and picketing, the fall-off in letter-writing campaigns, the virtual disappearance of mass civil disobedience pioneered by Dr. Martin Luther King, Jr., helps to explain how we got into this present pickle. This must not be allowed to happen again, otherwise we'll be consigned to the destiny of the mythical Greek hero fated forever to roll a pebble up the mountain arduously, then watching it roll back down before it reaches the top.

At the same time, battles around the Voting Rights Act of 1965, reapportionment and affirmative action cannot be neglected. It is no cliché to say that "freedom is a constant struggle" or that the price of freedom is eternal vigilance. We should not forget at election time how certain congressmen and congresswomen voted and what forces backed them. Like the Congressional Black Caucus, we must not only oppose but present a "Constructive Alternative." This means not only running in Democratic primaries, but running against Democrats, Republicans and "Republo-crats" who refuse to toe the line on the issues on an independent ticket, if necessary. This is the bright vision of Rev. Ben Chavis — the successor to Dr. King, according to many — and the National Black Independent Political Party. They are gearing up for these battles in North Carolina in particular, but they present a model that should be emulated everywhere. Because ultimately, if we're serious about beating the Reaganites, the Republo-crats, and the fat-cats, we must say "away" to all old, tired ideas and march on to brighter vistas.

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