

Suppose you're a small businessman and often, at the end of each day, your cash register is full. The safe at your business is not very secure, and taking the money home is out of the question. Even though the bank is closed, you can still deposit the money by simply arranging with your banker to use the night depository.



Rhee Saunders

The depositories are located on the outside walls of bank offices and are accessible only to those who have a key. They are used mainly by commercial firms. For a small fee, the bank provides a lockable money bag and a key to the depository which will be used.

Some merchants use the night depository simply as a means of safeguarding the money until it is picked up the next day. Or, arrangements can be made for the money to be deposited. In that case, the

NIGHT DEPOSITORIES

How to get the most from your bank

By Rhee Saunders

merchant includes a deposit slip in the money bag. When bank officials open the depository the following morning, it is done under a system called dual control, where one employee watches the other count and verify each night deposit. Dual control helps protect both the bank and the customer if any questions arise concerning a deposit. Deposits made only for safekeeping are left unopened and are picked up by the merchant the following morning.

Under a night deposit open-the-bag agreement, the tellers use the bank's key to open the bag. The cost of this service is based on the customer's account relationship and is usually minimal.

BANK BY MAIL

Banks offer another service—Bank By Mail—for the convenience of customers who cannot visit the bank during regular business hours. The service is

particularly useful to the elderly or infirm and to military personnel or other customers who live out of state. There is no charge to make a deposit or loan payment by mail. When a customer requests bank by mail service, he or she is given an envelope and an envelope jacket. The deposit, or loan payment, is slipped into the envelope jacket, which has both the customer's and the bank's address. This jacket is then put into the envelope so that the bank's address is displayed when mailed by the customer. Once the bank receives it, the mail is opened, processed, and the envelope jacket is stamped as a receipt and sent back to the customer all in one day. Along with this, the customer receives an envelope for the next transaction.

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Social Insecurity

By Bayard Rustin
A. Philip Randolph Institute

Insensitivity and lack of compassion increasingly are becoming the hallmarks of the Reagan Administration's domestic program. As the consequences of the Administration's budget cuts are becoming apparent, more and more Americans are turning against Ronald Reagan's policies.

No policy, however, has met with stiffer opposition than the President's proposals to change the Social Security system. These proposals, which are without precedent, center on a number of sharp reductions. If the Reagan plan were enacted, the maximum benefit for a 62-year-old retiree would fall below the official poverty level. There would be a one-third overall reduction in the disability program which protects those who are too ill to work. Cuts in future benefits would total approximately ten per cent.

The total reductions add up to an astonishing \$82 billion even though the Social Security fund anticipates temporary shortages of only \$10 billion in the next five years. Moreover, these shortages can be met with a loan of reserve funds from other components in the Social Security system.

Senator Daniel Patrick Moynihan, who has emerged as a leader in the fight to preserve the Social Security system has referred to the Administration's proposed cuts as "a campaign of political terrorism."

Yet despite widespread criticism and a rebuke from the Senate, which has voiced its unanimous opposition to the Reagan proposals, the Administration has insisted on carrying forward its attack on Social Security. The President has announced that he seeks to eliminate what is referred to as the minimum benefit. The minimum benefit is the amount (currently \$122 per month) which is paid to anyone who has worked for forty quarters in employment covered by Social Security. This means that this minimum is extended to any worker who has paid into the Social Security system for at least ten years. The President proposes paying only the amount individuals have paid into the fund, which on surface might appear to be a fair solution.

Yet the President's proposal callously disregards the impact of such a cutback on flesh and blood human beings. The elimination of the minimum pension would

hurt those who are among the poorest and oldest people in our society. It would take away benefits from the most defenseless sector of our society. Most of the recipients of the minimum benefit, according to Rep. Jim Wright of Texas, "are in their seventies and most of them are women."

Democrats have taken the lead, both in the House and in the Senate, in criticizing the President and opposing the effort to drastically cut Social Security benefits and coverage. But Democrats are not the only ones who have expressed concern about the Administration's approach to Social Security. Rep. Robert Michel, the House Republican leader, has admitted that the Administration has been "insensitive" in its handling of the issue. And many Republican political analysts are admitting that the strong showings of Democrats in two recent special elections to fill vacancies in the House of

Representatives are in large measure attributable to public dissatisfaction over the Reagan approach to Social Security.

Moreover, public discontent over the Reagan approach to government has finally begun to be reflected in public opinion polls. The latest Harris survey indicates that by 61 to 33 per cent, a majority of Americans believes that the President's economic policies "will be unfair and cause hardship on the elderly and those on pensions." By 57 to 34 per cent, Americans also believe that the President's policies will "be unfair to the poor."

When historians look upon the Reagan Presidency they may well ascribe May 12th, 1981 as the beginning of its downfall. It is on this day that the Reagan Administration unveiled its plan to gut the Social Security system, thus violating one of Ronald Reagan's own campaign promises. It is on May 12th that the American people, young and old, black and white, at last began to sense that rigid conservative doctrine, when applied to flesh and blood human beings, can mean great suffering and anguish to our country's elderly and poor.

Historians may well conclude that, ironically, it was Ronald Reagan's insensitivity to his fellow senior citizens which signalled the beginning of the end of what was to have been the "Reagan Era!"

Coping

Racism: The White Response — Part VI

By Dr. Charles W. Faulkner

Blacks seem to be prevailed upon by whites primarily when they do not "stay in their place." When blacks demand respect or equal non-discriminatory treatment, whites feel threatened. This threatening form of behavior has two meanings to whites: 1) It is as if a black person is saying, "I don't have to do what you want me to do because I am as good as you." The white person experiences a challenge to his status, and self-esteem, and 2) the white person loses a basis for releasing his stress and recapturing his "manhood" after having had a depressing, unpleasant confrontation with someone else. Blacks are scapegoats.

Often, these behavioral reactions of whites are subconscious and conducted without the knowledge that they are occurring. In other words, when a black questions the command of a white, an immediate feeling of stress and anger occur in a compulsive manner. The white person might call, or feel like calling, a black person "nigger" without realizing the cause of the urge or the fact that the urge is present. It is a compulsive conditioned, automatic reaction to feeling threatened, challenged and "insulted."

This response is similar to the feeling that an autocratic parent has when the child refuses to carry out an order. It is similar to the response that an insecure boss has when an employee talks back. It is similar to the feeling that you have when someone "pushes you around" intentionally and without provocation. You might become immediately angered and strike out physically or verbally at the cause of your stress which occurs suddenly and without forewarning.

Human beings are conditioned early in their lives to respond to certain situations with anger or happiness. The reaction allows us to release the stress that has been caused by the experiences that we have. Often, the object of our release of stress is unrelated logically to the cause of the stress. An example: If Jim's boss threatens Jim with firing from his job, Jim is likely to become anxious, depressed and stressful. He must release his stress and direct it to a black person. Why must the black person serve such a purpose?

The answer is that Jim was conditioned early in his life to direct his frustrations to blacks. His response is conditioned, automatic and representative of the need for an emotional crutch that allows him to say "Well, although the boss is better than I, I am better than blacks. At least that is some consolation."

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

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'82 CHEVY CAVALIER

COMPLETE FROM A TO Z.

A AM radio with quartz digital clock and dual front speakers. (May be deleted for credit.)

B Bigger than a Chevette, smaller than a Citation.

C Complete list of 43 standard features:

1. Front-wheel drive
2. 1.8 Liter 4-cylinder transverse engine
3. 4-speed manual overdrive transmission
4. Power-assisted front disc/rear drum brakes
5. Glass-belted radial tires
6. Computer Command Control
7. Rack-and-pinion steering
8. MacPherson-strut front suspension
9. Push-button AM radio with dual front speakers (may be deleted for credit)
10. Quartz digital clock (integral with radio)
11. Front stabilizer bar
12. Freedom II maintenance-free battery
13. Large capacity (14-gallon) fuel tank
14. Day/night inside rearview mirror
15. Side window defoggers
16. Electric rear window defogger
17. Tri-color, segmented tail lamps with amber turn signals (except wagon)
18. Flow-thru power ventilation system
19. Locking gas filler door with cap holder
20. Acoustical insulation
21. Accessible in-dash flip-down fuse panel
22. Remote trunk/hatchback/tailgate release
23. Body side moldings
24. Styled steel Rally wheels
25. Bumper rub strips
26. Reclining contoured front seats
27. Assist grip above each passenger door
28. Console with rear ashtray and coin holder
29. Plastisol® lower body stone-chip protection
30. Color-keyed seat and shoulder belts
31. Color-keyed carpeting
32. Extended front seat track
33. Column-mounted "Smart Switch"
34. Cigarette lighter and ashtray lamp
35. Glove compartment lock
36. Styled outside rearview mirror
37. 31 separate anti-corrosion-treatment areas
38. Resettable trip odometer
39. Passenger guard door locks
40. Side-lift jack
41. Double-panel construction in doors, hood and trunk lid
42. Strong, lightweight steel bumpers (except hatchback)
43. Audible disc brake wear sensors

D Defoggers, side and rear windows.

E Economy. 43 EST. HIGHWAY/26 EPA EST. MPG. 42 EST. HWY. for wagon and Calif.

F Front-wheel-drive traction for snow, mud or wet streets.

G GM's Computer Command Control.

H Head and hip room enough to seat four adults very comfortably.

I Interior room of 4-door Sedan is superior to that of a Toyota Corolla or Corona, Datsun 210, Honda Accord or VW Rabbit.

J J-Car translates into a car with the latest GM technology.

K Knee room enough to satisfy a 6'5" American.

L Laser beams measure body fit to make sure every single Cavalier passes demanding tolerance tests.

M Models include a family sedan, slick hatchback, classy coupe and spacious wagon.

N Newly developed 1.8 Liter 4-cylinder transverse engine.

O Overdrive 4-speed manual transmission.

P Power front disc brakes, power ventilation system, Plastisol® lower body stone-chip protection, and a powerfully appealing Chevy price.

Q Quality checks at the factory total more than 1,000.

R Reclining front seats, Rally wheels and rack-and-pinion steering.

S Smooth ride.

T Tested, retested and tested again to become the most thoroughly tested new car in Chevy's history.

U Unitized body automatically inspected by robots for weld integrity.

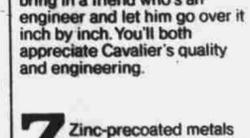
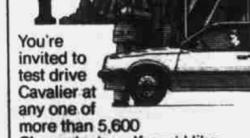
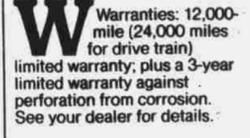
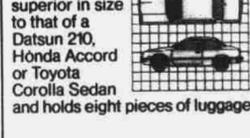
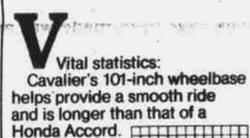
V Vital statistics: Cavalier's 101-inch wheelbase helps provide a smooth ride and is longer than that of a Honda Accord. The trunk is superior in size to that of a Datsun 210, Honda Accord or Toyota Corolla Sedan and holds eight pieces of luggage.

W Warranties: 12,000-mile (24,000 miles for drive train) limited warranty, plus a 3-year limited warranty against perforation from corrosion. See your dealer for details.

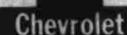
X X rays scan construction to assure alignment of interior parts.

Y You're invited to test drive Cavalier at any one of more than 5,600 Chevy dealers. If you'd like, bring in a friend who's an engineer and let him go over it inch by inch. You'll both appreciate Cavalier's quality and engineering.

Z Zinc-precoated metals and 30 other anti-corrosion treatments help protect Cavalier from the elements.



Cavalier 4-Dr. Sedan



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PROOF OF GOOD TASTE.

Serve a better mixed drink with Canada Dry gin, vodka or bourbon. They're three ways to really improve your spirits.