CHECKING ACCOUNTS

by Shirley Gragg

Paying your bills by check is safer and more convenient than using currency and coin. Americans seem to know this because more than 90 percent of

the money that changes hands each day is transferred by check. A check creates a written record which can be used to verify what you paid to whom and when you paid it. And since checks can be sent safely through the mail and are accepted as money by banks here and abroad, they save time and let you conduct business over



great distances. When you open a checking account you are contracting with a bank to keep your money safe and to pay it out at various times according to the checks

You can also leave standing instructions with the bank to make certain payments automatically from your account. These instructions might cover insurance premiums or regular deposits to your savings account — anything for which the sum paid out is the same every time.

Almost anyone can open a checking account in a North Carolina bank simply by showing proper identification, filling out a signature card and making an initial deposit

There are several types of checking accounts which many banks offer.

- The most common type of account is one in which you maintain a certain minimum balance to avoid being charged service fees for the checks
- · Another account is one in which you maintain a minimum balance in your savings account to avoid service fees for your checking account.
- Interest bearing accounts and NOW (Negotiable Order of Withdrawal) accounts, earn interest, but usually you are required to maintain a larger minimum balance to avoid service charges.

Having a checking account can be even more convenient and safe by arranging to have social security benefits, wages and dividends deposited directly into your account. With direct deposit, you avoid having to take or send a deposit to the bank yourself. You have the money available quicker and do not

Your banker can help you determine which kind of checking account would be most economical for you. Shirley Gragg, a banker for 15 years, is a Personal Banker at a Wachovia Bank and Trust Company office in Asheville.



I have never said that racism does not exist in these United States. And it is my contention that racism has been a part of our society since 1619 when John Hawkins first brought us into this country as slaves. But I do say that too often Black people use the word racism as an excuse for our inadequacies. Quite often these are the same people who, in a bragging fashion, tell me about Harriet Tubman and the "Underground Railroad," Crispus Attucks and the Boston Massacre. Malcolm X and Dr. Martin Luther King, Jr., encouraging their people to strive for independence and equality of opportunity. We seem to have lost that fighting spirit, so I keep saying that racism is an excuse, but not the reason why Black Americans fail to achieve our anticipated socio-economic growth. We must admit that some of our failures

are because too many of us have allowed apathy and laziness to persuade us to abandon the fighting spirit of "We Shall Overcome." Well. somebody up there must like us and is giving us a second chance to destroy this unconcern and put forth the needed effort.

My friends, it is no longer a request but an ultimatum that Black Americans become involved in the political process. Black people failed to put forth the necessary efforts during the last national elections and are now grumbling about budget cuts and loss of jobs. Procrastination and postulation cannot be tolerated now, because the survival of the Voting Rights Act of 1965 is dependent upon pressures from millions of Black people. To impress you with the importance of the voting act to Black America, let me cite a statistic from the Voter Education Project:

"Since passage of the act in 1965 minority voter registration has increased by a thousand percent in Mississippi, more than a hundred percent in some other Southern states: additionally, the region now has 2400 Black elected officials as compared to less than a hundred prior to 1965.

So, heed the urgings of the Joint Center for Political Action and write to the President. your senator, and congressperson. Remember! The vote you save may be your own.



16-THE CAROLINA TIMES SAT., SEPTEMBER 26, 1981 Sabotage, Assassination

Reduction of tensions between Losotho and South Africa has also meant closer political cooperation. South Africa promised to keep a closer eye on possible BCP infiltration routes, while Lesotho pledged to increase its surveillance of South African exiles of South African exiles who flee there. Several members of the African National Congress have since been expelled by

since been expelled by the Lesotho government. So far, there has been no sign that rapprochement with South Africa has diminished Lesotho's ability to attract foreign help. And it is too soon to know the international impact of last week's kidnappings.

Howard University Africanist Robert Edgar argues that, at the least,

argues that, at the least, the fate of Edgar the fate of Edgar Motuba will hurt the government at home. "Because he was a pro-minent figure and the editor of the most popular newspaper in the country," Edgar said, "this death will be hotly debated. I think it will certainly prove to damage government's ability win people over to their

MOTUBA SILENCED
[AN] Edgar
Mahlomola Motuba, 38,
was a soft-spoken
veteran journalist who
built a small 108-yearold oburgh newspaper in-

old church newspaper in-to a powerful publication with a circulation above 25,000, and a readership many times Leselinyana, whose

Leselinyana, whose name in Sesotho means "little light," is published by the Lesotho Evangelical Church, a Protestant denomination whose leaders have frequently been arrayed for quently been arrested for speaking out against government policies.

Motuba was detained five times before the control of the control of

five times before his death, and the newspaper has ex-perienced brief suspen-sions. In an interview last year, Motuba said he believed that only Leselibelieved that only Leselinyana's ties to the international ecumenical movement dissuaded the Lesotho government from shutting the paper down completely.

For the last decade, the journal has been the primary source of information about opposition politics. Its popularity

politics. Its popularity contrasts sharply with that of the only other paper, the official Lesotho Weekly, with a circulation of less than 2500.

An innovative reporter, Motuba often resorted to disguises to document charges of police atrocities police atrocities, sometimes visiting villages dressed in the ragged clothing of a poor ragged clothing of a poor shepherd. He once work-ed for an extended period in the mines of South Africa, to learn first-hand, he said, what thousands of migrant laborers from Lesotho experience.
"A competent, honest

government — and this one is neither," he said, "could do much to im-prove our plight. One of our major problems is erosion caused by them at a profit?"

"He was most certain-ly a thorn in the side of Lesotho the Lesotho government," says Howard University's Robert Edgar. "He was threatened numerous times by the police and the PMU (Police Mobile Unit). When I saw him last, he showed me some particularly leaflets being circulated by the police that were aimed directly at him. He confided to me that he expected one day to be murdered for his

Lesotho police they are investigating the killing. Motuba took precau-

tions, such as avoiding leaving his house at night, but he said that he would never leave the country and he remained perpetually optimistic about its future. Before assuming the editorship assuming the editorship of Leselinyana, he worked on newspapers in England, Wales and other parts of Africa, where he earned a where he earned a reputation as careful and talented.

Motuba leaves behind his wife, Evelyn 'Matabai, and three children: Tabai Joshua, Motsoanyane Carol, and 'Mampoetsi 5; and Meriam, 3.

SENEGAMBIA?

[AN] Senegal's President Abdou Diouf last week declared his government's intention to complete a formal to complete a formal confederation with Gambia by January 1, 1982. The two countries are already moving to integrate their defense forces, and discussion on a monetary and customs union are also in pro-gress. The current merger negotiations follow a failed coup attempt in Gambia on July
30 and Senegalese
military intervention on
behalf of President Dawda Jawara.

LABOR UNIONISTS DETAINED IN

SOUTH AFRICA
[AN] In the widest crackdown to date against resurgent black trade unions, 205 people from three unions were arrested on September 5 by security police of the South African homeland of Ciskei. of Ciskei.
The workers, members

of the South African Allied Workers' Union, the General Workers' Union and the African Food and Canning Umon and the African Food and Canning Workers' Union, were arrested while returning from a meeting in the port city of East London to the nearby black township of Mdantsane. Mdantsane is included in the Ciskei homeland, where authorities worked closely with the South African police in an earlier clampdown in June against the leaderof these same

The workers are being held under a Ciskeian security law which allows for three months deten-tion without trial.

STEVENS
[AN] Sierra Leone
President Siaka Stevens o after the nation's Labor Congress resumed its general strike. The trade union confederation, which has some 250,000 members, had suspended its walk-out in modern farming methods spend their time on officials' private farms? How can we provide homes for poor people when the prime minister uses developed to the prime minister with a trade union confederation, which has some 250,000 members, had suspended its walk-out in mid-August while negotiating for a package of economic minister with a prime minister with a trade union confederation, which has some 250,000 members, had been a prime minister with a trade union confederation, which has some 250,000 members, had been a prime minister with a trade union confederation, which has some 250,000 members, had been a prime minister with a trade union confederation, which has some 250,000 members, had been a prime minister with a trade union confederation, which has some 250,000 members, had been a prime minister with a trade union confederation, which has some 250,000 members, had been a prime minister with a trade union confederation, which has some 250,000 members, had been a prime minister with a prime

A View From Capitol Hill

(Continued from Page 13)

fascism has become. During the past ten years, the income gap between whites and blacks has increased, the political rights of blacks have been decreasfreedom of the press has been reduced; and the

indiciary has become less independent.

Indeed, could it be that the professed purpose of "constructive engagement" is merely a shield for the immoral greed of American wealth, since return on investment is greater in South Africa than anywhere else in the world, almost twenty per cent today, which means complete recovery in only five years?

I will complete this report on South Africa next



In Prison

COLUMBIA, S.C.—"Uncle John" Davis, serving life in prison for stealing \$5 and a watch in 1922, reflects on his life both in and out of prison at a paracently celebrating his 105th birthday. S.C. prison officials said that Davic could be parolled at any time, but that he didn't want to leave. "Getting out the steam of the like digging my own grave, Davis said."

NCC Condemns South Africa Invasion, UN Vot

NEW YORK — A of Angola on the pretext group of Protestant, Anglican and Orthodox church leaders has strongly criticized South Africa's August 23 invasion of Angola and the discussion of the resolution, tinn revealed that the United States govern-ment's subsequent veto of a U.N. Security Council resolution condemning South military action. Africa's

The executive commit-tee of the National Council of Churches, meeting September 11, unanimously adopted a resolution condemning "South Africa's military "South Africa's military invasion of the People's Republic of Angola' and its "continued illegal occupation of Namibia." In condemning "the United States

government's veto of a United Nations' Security Council resolution which condemned South condemned South Africa's invasion of Angola," the committee said, "We believe that this action implies sup-port of apartheid and represents a tilt towards south Africa."

In adopting the statement, the committee noted that "the United States government has refused to condemn the South African invasion

Although not explicitly stated in the resolution, discussion of the resolution revealed that the 'broader problem' to which the resolution refers is the East-West conflict perceived by the Reagan administration. The executive committee declared its disagreement. declared its disagreement with this analysis of the basis of conflict in southern Africa saying, "We believe that apar-theid is at the root of the political, economic and social problems in all of southern Africa.

The committee urged "the United States government to earnestly support the implementation of United Nations Resolution 385, which calls for United Nations supervised elections and Recolution Namibia and Recolution Namibia, and Resolution 435, which outlines a plan for elections" and called upon "the United called upon "the United States to recognize the government of the People's Republic of Angola" and to "support the United Nations Council of Namibia."

In a press briefing im-

mediately following the

executive committee action, a group of church leaders related to the NCCC, but not speaking for the Council, issued a companion statement to the resolution approved by the executive commit-tee. The leaders called on the "citizens and organizations of this naorganizations of this nation (to) speak against the U.S. government's support for apartheid and white minority rule' and called for "the immediate and permanent removal of South Africa's troops from Angola and Namibia and a resumption of negotiaa resumption of negotia-tions that will insure full independence Namibia.''

Namibia."

"We believe we are being pulled into a false East-West debate on South Africa," the leaders said, "when the real issue is the struggle for self-determination for self-determination and majority rule in South Africa and Namibia." The leaders noted that "while our government verbally states that the U.S. abhors apartheid, we support it in practice" citing as evidence friendly diplomatic relations with South Africa, oil and truck sales, bank

loans and computers to the nation, and refusal to conde South Africa's invas refusal of Angola.

Explaining the tionale for making statement, which will circulated to ma church leaders arou the United States the Officer States their support, The R M. William Howa Jr., president of the tional Council of Ch ches, said, "We belied there is a residual of position to apartheid the United States and want to awaken that se timent. This is a messa to the peace-loving justice-loving people our nation." Howa Howa was joined in signing t statement by William Thompson, stated cler United Presbyteri Church; the Rev. Ave Post, president, Unite Church of Christ; t Rev. James R. Crumle James R. Crumer, Church in Americ Bishop Leroy Hodapp, Illinois Are the United Method Church; and the Robert W. Neff, each secretary. Church Church; and the Robert W. Neff, each secretary. Church Church; and the Robert W. Neff, each control of th secretary, Church of the Brethren.

(Continued on Page 17)

