

A Man Of Some Importance

By Laura Parks

The new Secretary General of the United Nations comes into his high office bearing on his shoulders all of the worries and fears of those nations that have voted for him, of those who opposed him and of those who abstained from casting ballots.

After sixteen inconclusive ballots in the Security Council, the representatives of the world's contending powers and forces were still unable to select an acceptable new Secretary General.

Were the contenders, the present Secretary General Kurt Waldheim and Salim Salim, the Tanzanian Foreign Minister, flawed in some personal or professional way? Far from it. All

agreed that both men are exceptional. But equally, exceptional men are like dried sticks before the winds of change and are frequently broken through no fault of their own.

And sometimes it happens that less gifted men are found as replacements who, riding the crest of the historic tide, become giants in the eyes of the world. There are three giant cur-

rents in motion beneath the diplomatic veneer of the United Nations. And these currents in conflict will not readily be resolved. But a man was found, Javier Perez de Cuellar, who is expected to be one who can intellectually understand and emotionally feel the vast, agonizing complexity of the world and at the same time satisfy the combatants as to fairness, honesty and integrity.

Of the three currents, that representative of the United States is profoundly defensive in nature. In the council chambers of the United Nations each nation large or small casts an equal vote and thus in the General Assembly the new nations of the world, from Africa and Asia, carry enormous weight. The old colonial and neo-colonial nations are at a great disadvantage in this chamber.

The General Assembly voices the cry of humanity. The nations of the West have largely abandoned the General Assembly as the arena of their diplomatic activity, preferring to concentrate on the Security Council where they can veto policies and actions against their interests. The United States would prefer the new Secretary General not to be a man from the Third World, where the cry is for the establishment of a New Economic Order which the West sees as a grave threat to its own profound economic interests.

The Chinese, now deeply involved in developing a modern economic nation-state, are still very much mindful of Mao-Tse Tung's belief that the world is in the midst of an ongoing guerrilla war between the urbanized West and the rural Third World. In this struggle all assistance must be rendered to the Third World. It is the most important issue of our time, it is the most decisive struggle of our epoch and therefore the Chinese nation must support the candidates of the Third World and veto those of the West.

The Chinese believe that the old economic order of the West is dying and that this dying can be accelerated by encouraging the Third World to act fearlessly and boldly against the West and the 'soft reformist' Russians. Thus the Chinese would prefer a non-Soviet influenced Third World Secretary General.

The Soviets recognize the economic fears of the West and offer the possibility of vast economic deals; they

recognize the aspirations of the Third World and support the establishment of a New Economic Order, and the end to colonialism and neo-colonialism. But above all of these considerations the Russians are profoundly convinced that the overriding issue of our time is the question of peace. They argue that without peace the trade of the world withers and the aspirations and dreams of the Third World and even

the dreams of the Chinese would be brought to nothing unless the world was at peace.

The essence of the Russian argument in fact encompasses the arguments of the Third World and those of the Chinese. The Russians argue and agree with the Chinese that capitalism is dying by also argue that this death can be achieved through natural attrition and decay within the system itself,

rather than through externally applied force.

As the Soviets say, the West must protect its capital and financial integrity and it can only do this by expanding its hold over the rest of the world or by achieving the same results by holding down its own work force; to lower and lower wage standards and rising unemployment. From the Soviet point of view, peace is paramount for it guarantees the triumph of socialism and the demise of capitalism and this in fact is at the heart of the Soviet world view.

Therefore they would support any candidate acceptable to all parties who would have from the Soviet point of view an intellectual and emotional commitment to peace.

How to get the most from your bank

BUDGETING YOUR MONEY
By Nancy Webber

With today's high cost of living, it is sometimes difficult to support yourself and your family yet still enjoy some of the luxuries of life, such as movies, restaurants, and trips. More and more families are working out a budget that allows them to lead a comfortable life while saving some money for future goals or emergencies.



Nancy Webber

Budgeting your money can be easier with the help of your bank and your own financial good sense. A checking account can show where you are spending your money, and certain minimum balance in your savings account entitles you to no-service-charge checking at some banks. This allows you to earn interest and to save the money that would have been paid in fees. Once the regular savings habit is developed, you may want to consider transferring some of those funds to a higher paying instrument, such as All-Savers Certificates or money market certificates of deposit.

Your bank credit card receipts and statements can help you keep up with your purchases. A credit card account allows you to spread the payments for large purchases over several months.

When developing a budget, list all your required monthly expenditures, such as mortgage payments or rent, groceries, clothing, utilities, telephone, gasoline, insurance, installment loan and charge card payments. Plan for medical and dental expenses and be sure to allow for inflationary increases in goods and services you may purchase.

If these payments equal your monthly net income, you need to adjust your spending habits, because a single financial emergency could set you behind. You might want to reduce your required spending by moving into less expensive housing, riding the bus or carpooling to work, or even making your own clothes.

When preparing your budget, include responsibilities for all family members. This is an excellent way to help children understand how money and spending works. For example, a child can budget his allowance, splitting it up between school supplies, snacks, small toys, and lunch money.

Keep your budget as simple as possible, and don't break it down into too many categories. It's almost impossible to stick to a rigid budget that accounts for every dollar. The first time something does not fit in your budget, you may become exasperated and give up.

Assess how you are spending your "extra" money, and then set aside funds for savings, entertainment and recreation. A heavy expense in one category may lead to compensating cuts in another; for example, a family that spends heavily for gift-giving at Christmas may have to take a less expensive family vacation.

A good budget will not only make you aware of how you spend your money, but will also make you more judicious in your spending.

Nancy Webber, a banker for 16 years, is a Personal Banker at the Wachovia Bank and Trust Company main office in Charlotte.

Coping Test Yourself For Stress

By Dr. Charles W. Faulkner

The story is widely told of the young man who felt that he was the coolest, calmest and most relaxed person alive. He died from a massive heart attack that resulted from the enormous amount of stress that had built up within him without his knowledge.

Stress reveals itself in many unusual ways such as through irritability, tension, skin rashes, constipation, strokes, forgetfulness, compulsive eating or smoking and heart attacks. The list is endless. However, there is often no outward manifestation of stress until the accumulated stress results in a major physical setback.

Some people are stress collectors. Their life styles bring about stress, their personal insecurities create stress that eventually destroys them. Are you one of those people? Are you stress prone? Is destructive stress building up within you without your knowledge? Are you headed for a heart attack or a stroke?

The following Stress Test will provide answers to the above questions. Take this test and determine if you should modify your life style in order to use stress positively and constructively.

Evaluate yourself by indicating how frequently you respond to the situations below. Your rating scale is: 10-Always, 7-Often, 4-Sometimes, 1-Never.

1. Do you have the urge to compete with people with whom you come into contact?
2. Do you refrain from participating in tasks that you feel will cause failure of criticism for yourself?
3. Do you become easily bored?
4. Do you lie awake in bed worrying about your problems?
5. Are you emotionally crushed when criticized?
6. Do you daydream?
7. Do you constantly relive negative experiences by criticizing the action that you took in a certain situation?
8. After a pressure filled situation such as a test or an interview has passed is it difficult to bring yourself back to a normal state of relaxation?
9. Do you feel constantly under stress?
10. Are you irritable, easily angered and argumentative?
11. Do you think that losing your job would ruin your life?
12. Do you strive to avoid excitement in your life?
13. Do you find your leisure time boring?
14. Do you consider your life a disappointment?
15. Do you feel that there are more obstacles than challenges in your life?

Total your score
Rate yourself:
If your score is below 15 — You are a person who fears stress and seeks security.
If your score is 15-59 — You are a normal person who uses stress constructively.
If your score is 60-99 — Stress is a significant part of your life and you are almost stress prone.
If your score is 100 or more — You are a person who is prone to stress that could have destructive consequences. You should seek assistance for controlling your stress.
Tips to cope with stress in my next column.

Things You Should Know

William HARRISON



BORN IN 1874, ON A FARM IN CLAY COUNTY, MISS., — HE STUDIED AT ROGER WILLIAMS UNIV., NASHVILLE, TENN., AND AT CHICAGO UNIV. — HE WAS ADMITTED TO PRACTICE LAW IN 1902! HE PRACTICED IN THE U.S. SUPREME COURT AND WAS SPECIAL JUDGE OF THE SUPERIOR COURT, (OKLAHOMA), AND WAS PRESIDENT OF MORE THAN ONE IMPORTANT NEGRO CIVIC ORGANIZATION!

CONTINUING FEATURES

The first Kentucky Derby, in 1875, was won by black jockey Oliver Lewis, who rode to victory on his mount Aristedes. Fourteen of the fifteen starters in the race were ridden by black mounts.

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City of Durham Community Development



The Durham Housing Authority and the City of Durham Planning and Community Development Department invite rental property owners participation in the Federal Department of Housing and Urban Development (HUD) Section 8 Moderate Rehabilitation Program. Proposals are requested from property owners for rent subsidies under the Moderate Rehabilitation program for rental property in all areas of the City of Durham. Special priority and financial incentives are available for properties in certain areas of the City. Proposals will be received between 8:00 a.m. on Monday, January 11, 1982, and 4:30 p.m. on Friday, January 22, 1982.

The Moderate Rehabilitation program is designed to encourage the rehabilitation of rental units which are now substandard or which have major building components which will soon need repair or replacement. Such improvements shall cost at least \$1,000 or more. When rented to a lower-income family, the program will help provide rental income to an owner that will repay rehabilitation costs, meet monthly operating expenses, and allow a reasonable profit on the owners investment in the property. The owner, with the assistance of the Housing Authority and the City, will secure his own rehabilitation financing. HUD, through the Housing Authority, guarantees the owner Fair Market Rents through rental subsidies to the tenant and will refer tenants to the property owner under contract for fifteen (15) years. Permanent displacement of tenants will not be permitted. Please call the Planning and Community Development Department for more information and to obtain application forms. Contact:

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