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 contending world's powers and forces were still unable to select an through no fault of their acceptable new Secretary own. General.

Were the contenders, Were the contenders, personal sometimes it hap-the present Secretary pens that less gifted men General Kurt Waldheim are and Salim Salim, the replacements who, riding Tanzanian Foreign the crest of the historic Minister, flawed in some tide, become giants in personal or professional the eyes of the world. way? Far from it. All There are three giant cur-

Coping Test Yourself For Stress By Dr. Charles W. Faulkner

exceptional. But equally,

exceptional men are like.

dried sticks before the

winds of change and are

found

broken

25

frequently

The story is widely told of the young man who Asia, carry enormous felt that he was the coolest, calmest and most relax- weight. The old colonial ed person alive. He died from a massive heart at- and neo-colonial-nations ack that resulted from the enormous amount of are at a great disadvantress that had built up within him without his tage in this chamber. inowledge.

Stress reveals itself in many unusual ways such as hrough irritability, tension, skin rashes, constipaion, strokes, forgetfulness, compulsive eating or moking and heart attacks. The list is endless. lowever, there is often no outward manifestation if stress until the accumulated stress results in a maor physical setback.

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

The following Stress Test will provide answers to he 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?

diame 3. Do you become easily bored? lie awake in bed worrying about your problems? 5. Are you emotionally crushed when criticized?

agreed that both men are' 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 complex-ity of the world and at the same time satisfy the combatants as to fairness, honesty and integrity. tions and dreams of the

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

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 sencies 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 pro-. economic infound terests.

The Chinese, now involved in deeply developing a modern economic nation-state, are still very much mindsimonosfuprof Mao-Tse Tung's

recognize the aspirations the of the Third World and support the establishment of a New Economic: Order, and the end to peace. colonialism and neocolonialism. But above all of these considera-tions 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 aspira-

Third World and even

All In

1.1.1.1.1

NEWKILK

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

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,

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, ( OKLA-HOMA ), AND WAS PRESI-

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

Therefore they would

support any candidate

acceptable to all parties

who would have from

the Soviet point of view

an intellectual and emo-

tional commitment to

view.

peace.

DENT OF MORE THAN ONE IMPORTANT NEGRO CIVIC ORGAN-IZATION /

rather than through externally applied force. As the Soviets say, the West mast protect its capital and financial in-, How to get the most from your bank tegrity 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 **BUDGETING YOUR MONEY** wage standards and ris-**By Nancy Webber** unemployment. From the Soviet point of

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 bud-get that allows them to lead a

comfortable life while saving some money for future goals

or emergencies. 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

Nancy Webber

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 pay-ments 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.

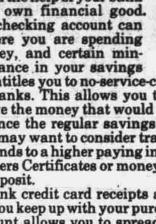
If these payments equal your monthly net income, you need to adjust your spending habits, because a single financial emergency could set you behind. You might want to reduce your required spending by moving into less expensive housing, riding the bus or carpooling to work, or even mak-

ing your own clothes. When preparing your budget, include responsi-bilities 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 sup-plies, 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





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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.

belief that the world is in

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

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

**City of Durham Community Development** 

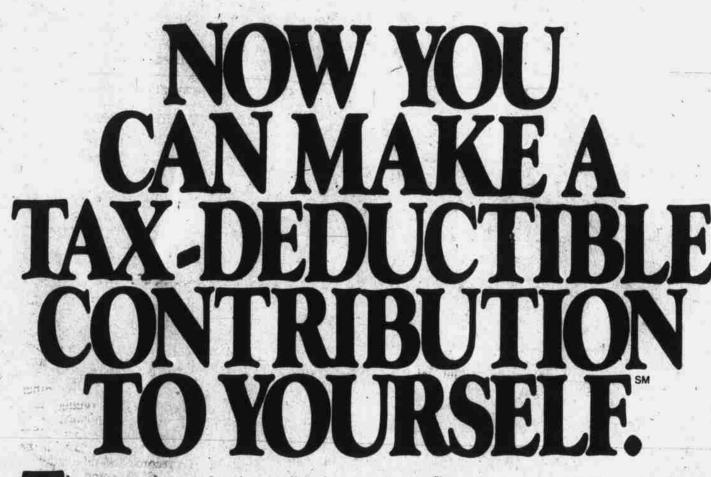
The Durham Housing Authority and the City of Durham Planning and Community Development Department invite rental property owners participation in the Federal Department of Housing and Ur-ban Development (HUD) Section 8 Moderate Rehabilitation Proban Development (HUD) Section 8 Moderate Rehabilitation Pro-gram. Proposals are requested from property owners for rent sub-sidies under the Moderate Rehabilitation program for rental proper-ty 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

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 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 'he 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 topent and will refer topents to the property owner under conthe tenant and will refer tenants to the property owner under con-tract 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: Nazeeh Abdul-Hakeem

Planning & Community Development Dept. 101 City Hall Plaza Durham, N.C. 27701 Phone: 683-4137

the midst of an ongoing The first Kentucky Derby, in 1875, was won by black jockey Oliver more judicious in your spending. guerrilla war between the Lewis, who rode to victory on his mount Aristedes. Fourteen of the Nancy Webber, a banker for 16 years, is a Personal Banker at urbanized West and the fifteen starters in the race were ridden by black mounts. the Wachovia Bank and Trust Company main office in the urbanized World In

how you spend your money, but will also make you



he new tax law makes it possible for you to deposit up to \$2,000 a year in a Wachovia Individual Retirement Account and deduct it from your taxable income ... even if you are presently covered by a company retirement program.

You can deposit the money in large or small amounts, as often as you choose, whenever you choose. Your interest is based on high money market rates and it accumulates tax-free until you start making withdrawals. Of course, the law requires penalties on withdrawals before you reach age 591/2.

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Want to know more? Wachovia Personal

Bankers can call upon a broad range of professional banking experience to help you integrate I.R.A. into your personal retirement program. Why not let a Personal Banker help you get started this week? Stop by any Wachovia Office or give us a call today. And give yourself a tax break.



**Give yourself** a tax break. See me about a Wachovia Individual Retirement Account.

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