

The serious job as a 9 to 5 banker has its ups, downs

By SCOTT BOLEJACK

I suppose I should have suspected something from the start.

The man in the blue pin-striped suit didn't think twice before hiring me on the spot. He didn't interview me. He didn't even check my application to see if I had an education, job skills or previous convictions for any offenses other than minor traffic violations. And, as far as I know, he never even checked my references.

Our conversation, such as it was, went something like this:

Well dressed man: "How ya doin'?"

"Fine sir. Thank you."

"Well Scott, as far as I am concerned, the job's yours if you want it."

"Thank you sir."

"Any questions?"

"Not that I can think of."

"Well then, I'll see you this summer."

That was it and I was hired. I should have asked some questions.

I guess he figured anybody crazy enough to apply for a job as a bank teller was sufficiently qualified for the position.

Now if you are like most people, you have some preconceived notions about what it is like to work in a banking establishment. You probably imagine it to be one of those cushy jobs with a 9 a.m. to 5 p.m. work schedule, air conditioned-environment and no heavy lifting. True, but there are other aspects of the job that make you wish you worked 12 hours a day in 100-degree weather lifting 100 pound bags of cement mix.

What can be so bad about being a bank teller you ask. Remember the old saying "A fool and his money are soon parted"? Well, for bank tellers the phrase goes something like this: "A fool and his money soon drive you up the wall."

For the past two summers, I have had the dubious pleasure of working as a teller for one of North Carolina's larger banks. And never in my 21 years have I had occasion to meet so many people who were certifiably crazy.

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A man walked into the bank one day and while one teller waited on him, another teller, who was not busy at the time, asked him how he was.

"Fine, thank you." His voice began to rise. "In fact, I'm always fine. I'm fine every day." The man, who by this point was speaking very loudly, continued to tell everyone within earshot exactly how fine he was. But rather abruptly he got off on a theological tangent of sorts.

"I've been in the desert for many months and I've been there without food. In fact, I've been in the desert without food longer than Jesus was in the desert without food. But does that make me any better than Jesus?"

No one had an answer to his question and he left soon after his brief sermon.

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Then there was the lady who came in one morning with her bank deposit. The only problem was that it was to another bank. When I told her this,

she replied that she just happened to be near my bank so she thought she'd just drop her deposit by. I told her that I couldn't take her deposit and that I had no way of getting the money to her bank. She told me it was the dumbest thing she'd ever heard of and stormed out.

You often get the types who come into the bank with a personal check or savings withdrawal. Those are also the ones with no money in their account. When you tell them the money isn't there they reply, "That's OK. Just go ahead and cash it and I'll put some money in tomorrow to cover it."

Sure.

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Now of course not all customers are crazy. Some are just a pain in the royal buttocks. Rush-hour is when it hurts you the worst: between 12 and 1 in the afternoon, people are lined up out the door.

It's really odd how you can always tell the troublesome ones before they say a word. It's just some look they have about them. And for some reason they always come in either during rush-hour or right before closing.

Take, for example, businesses which come in with their deposits. You're all right until one of the more successful convenience store operators comes in. They always have about \$3,000 in \$1 bills. Do you know how long it takes to count \$3,000 in \$1 bills? And they wonder what's taking you so long. They're in a hurry to get back and be a convenience to someone. Too bad you can't tell them what an inconvenience they really are.

And the list goes on.

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But not all of banking is filled with humor. There's a sad side to the business as well, a sadness that makes you realize just how lucky you really are.

My favorite customer was a middle-aged black man whose name I won't bother to mention. He couldn't read. He couldn't write. At the time I first met him he had never held a steady job. He would usually come in about once a week to take money out of his savings. I don't know where the money came from, but he always managed to have \$30 in his account. He would put his "X" where his name was supposed to be and take \$20.

About a month before I left to come back to the University, he stopped coming in. I was worried; maybe something bad had happened. But on the last day I worked he showed up with a pay check in his hand. He had finally gotten himself a job that looked like it might last a while.

That man was always friendly to me and the expression on his face gave me the impression that he was somehow sorry he had to bother me. His situation made me realize how fortunate I was to have both an education and a job.

Scott Bolejack, a senior journalism and religion major from Germantown, is an editorial assistant for The Daily Tar Heel who hopes he never has to work another day at one of North Carolina's larger banks.

BALANCED BUDGET

Proposed amendment an illusion of responsibility

By KEN MINGIS

Two years ago, during the 1980 election, presidential candidate John Anderson campaigned across the country attacking Ronald Reagan's economic policies with a simple question: How do you reduce taxes, increase defense spending and at the same time balance the federal budget? The answer — with mirrors.

Earlier this month, the mirrors amendment—otherwise known as a constitutional amendment to balance the budget—was approved by the U.S. Senate. But like most bills coming out of Washington these days, this measure is long on rhetoric and short on real economic effectiveness.

Specifically, the bill calls on Congress to come up with a balanced federal budget two years after the amendment is ratified. (Ratification means the proposal must now pass the House of Representatives by a two-thirds vote and be approved by 38 states.) While promising the economically impossible, the bill is a spiderweb of loopholes that allows the president and Congress several means of escape, should election-year politics interfere with fiscal responsibility.

Loophole No. 1: If both Houses of Congress vote by a three-fifths margin to approve an unbalanced budget, the amendment would go right out the window. Picture this scenario: It's an election year and to balance the budget, Congress must raise taxes and cut social programs. Congress, feeling responsible, votes to hold the line on spending for the good of the country.

Right.

More likely, both houses wimp out and vote (by a three-fifths margin) for a large deficit. Hey, the economy goes to hell in a hand basket but the voters at home are happy.

The latest estimates project that about \$170 billion (yes, billion) would be needed immediately to balance the budget in 1985. And that money will not be coming out of defense spending or congressional pay raises. You can bet your bomber. Those cuts will be deducted from social services, meaning fewer financial aid benefits for students, reduced food stamps and fewer Medicaid benefits.

There is little chance of that going over well back in the home district, but just in case, surprise, there's yet another out: Congress just throws the deficits out and predicts ... a budget surplus! Isn't Congress great? The "well, we were wrong" budget deficit game is already alive and well in Washington. Just this year, the Reagan White House projected a record deficit of \$104 billion. That was four months ago. Now the deficit is expected to be in the \$150 billion range.

It looks like David Stockman hit the wrong buttons on the calculator.

To be honest, the idea of a balanced budget is not bad. It would help slow down inflation and the runaway federal growth so roundly criticized by the president in 1980. But such a move should be phased in, not rammed down Congress' throat or watered-down like this bill. The original balanced budget amendment would have required a balanced budget, no ifs, ands or buts. But it would have

locked the federal government into a set economic policy and crippled its ability to stimulate the economy.

Unlike the current proposal, however, it would have forced some measure of fiscal restraint on an unwilling Congress. Regardless of the political costs, at least Congress would have had to take a stand, voting either for increased planes, tanks, nukes, or more money for food stamps, Medicaid and financial aid for students.

The lack of fiscal willpower is not restricted to only one political party. The solution will not be either. Rather than hammering away at Reagan for his economic two-timing, the Democrats should be coming up with some concrete alternatives. With glee, they daily call attention to Reagan's flip-flops on economic policy.

But try as they might, Congress' acting ability cannot compare to that of the President. Who else could call for an amendment to balance the budget and at the same time propose huge deficits? And in case you hadn't noticed, he's getting away with it. That, more than the actual amendment, is what has infuriated Democrats: the president's skillful use of the political mirrors.

More than mirrors, what is needed in Washington to balance the budget is guts. But fiscal responsibility requires elected officials to take a stand. But that's bad for business, especially in an election year. That one reason accounts for the popularity of this bill: it looks good, but it doesn't mean a thing.

And 1982, after all, is an election year.

Ken Mingis, a senior journalism and political science major from Raleigh, is associate editor of The Daily Tar Heel and never has his checkbook balanced.



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