

Hertz Presents Customer Service Award To Charles Edwards

For his efforts in "going the extra mile" to aid a customer, Charles Edwards, a Hertz Courtesy Bus driver at Raleigh-Durham International Airport, has received the Hertz Heart Award for exemplary customer service.

He received the Heart Award pin and a \$50 U.S. Savings Bond at a ceremony at the Hertz location from Gregory A. Stokes, Hertz City Manager in Raleigh-Durham.

"Charles has received 32 complimentary customer letters in 11 months he has worked for Hertz," noted Stokes. "This is a spectacular record. It is a real joy to have Charles on the Hertz team in Raleigh-Durham. He is dependable, factual and totally customer service-oriented. It doesn't take too long to recognize his excellent customer service skills."

Stokes pointed out that it is not unusual to see Edwards dashing across the parking lot to help a customer struggling with luggage or pushing to get a customer to a destination promptly and safely.

A native of Norfolk, Va., Edwards grew up in Hampton, Va. He holds a bachelor of science degree in physical education from Norfolk State University and a master's degree in physical education from Clemson University.

University.

Prior to joining Hertz last January, Edwards taught physical education and coached basketball and baseball at Durham Business College. During his first year as basketball coach, the team finished 24-3 and reached the second round of the National Junior College Athletic Association tourney. He was named NJCAA's "Coach of the Year" in 1981. Earlier, he played professional baseball in the Boston Red Sox organization before an injury cut short his career.

"It's a great honor to receive the Hertz Heart Award," said Edwards. "I really love working for Hertz. Each day is a challenge and a lot of fun. Making a customer happy is the highlight of my day."

He has received a number of other awards. He was named to the High School All-American Baseball Team while a student at the George P. Phenix High School in Hampton, Va. He also received an "Outstanding Young Man of America" Award in 1976 and an "Outstanding College Athlete of America" Award a year later. He has operated summer camps for children, serves as a YMCA fitness instructor, and is both a local basketball official and baseball umpire. Edwards resides in Durham.



EDWARDS

Employers Urged To Give W-2 Wage Statements Early

GREENSBORO — Employers are being reminded by the IRS to provide Form W-2, "Wage and Tax Statement" to their employees as soon after January 1 as is possible.

"The early receipt of the Form W-2 will allow the employees to file their tax returns in January and quickly receive any federal tax refund due," said John E. Burke, district director of the Internal Revenue Service. "In any case, employers should furnish Form W-

2 to their employees no later than January 31, 1990," said Burke.

If an employee quits his or her job and asks for Form W-2, the employer should give the employee a Form W-2 within 30 days of the request or the final wage payment, whichever is later.

Employers should generally keep any undeliverable employee copies of Form W-2 for at least four years.

Arbitration Program Test To Involve Civil Actions Of \$15,000 Or Less

RALEIGH — Plans for initiating a statewide program of court-ordered arbitration of comparatively minor civil cases in North Carolina's court system were announced by Franklin Freeman, Jr., director of the Administrative Office of the Courts (AOC).

The announcement follows the 1989 General Assembly's approval of legislation authorizing the statewide program and appropriating \$539,520 for launching it during the 1989-1990 biennium.

Freeman announced that by the end of the fiscal year next June 30, the non-binding arbitration program, involving civil actions of \$15,000 or less, will be operating in nine judicial districts containing 26 of North Carolina's 100 counties.

If the North Carolina General Assembly determines that the funds needed are available and appropriates the money, "we think we can implement the program over the entire state within five years," Freeman said. "Arbitration is an innovative but proven alternative to regular civil litigation. And we're confident it will substantially increase the efficiency and effectiveness of our court system as a whole and especially our district courts, where caseloads continue to rise most dramatically."

The nine districts include three where pilot projects, financed by grants from private organizations, were successfully conducted by the AOC over the past two years, according to a study by the University of North Carolina's Institute of Government at Chapel Hill, and six additional districts chosen since the legislature adjourned.

The six new districts, where plans have just been completed for implementing the program, are 15A, which is Alamance County; 15B, comprised of Chatham and Orange counties; 19B, including Montgomery and Randolph counties; the 25th, comprised of Burke, Caldwell and Catawba; 27A which is Gaston county, and the 30th, including Cherokee, Clay, Graham, Haywood, Jackson, Macon and Swain.

The three districts where the pilot projects were held are the Third, including Carteret, Craven, Pamlico and Pitt counties; the 14th, which is Durham County; and the 29th, comprised of Henderson,

McDowell, Polk, Rutherford and Transylvania.

State funds have been used since September to continue arbitration in the three districts and the \$539,520 appropriation will be used to put it into effect in the six new districts this fiscal year plus others to be implemented in July, 1990.

After its study, the Institute of Government reported that arbitration "disposed of eligible civil cases faster than standard procedure. Median disposition time in contested cases was reduced by 33 to 45 percent. Trial rates in contested cases were reduced by more than two-thirds."

At the same time, arbitration "improved litigants' satisfaction with the outcome and procedure used in their cases" and a big majority of lawyers involved strongly support the program and favor its expansion, the Institute said.

Arbitration hearings were held in about half of the contested cases and 72 percent of the cases heard "ended in judgment on the arbitrator's award," the study report said. "Some of these cases would have gone to trial in the absence of the program..." In many cases, the program "substituted hearings before an arbitrator for long periods of inactivity or protracted out-of-court negotiation."

Arbitration "costs less than standard procedure, including trials," the study also said, but it did not attempt to estimate savings the state can expect from the program. "Measurement of possible costs savings should be done in the context of the needs and resources of the entire court system," the report said.

On this point, Director Freeman said, "One of the biggest advantages is that it gives judges more time for greater emphasis upon other cases such as domestic and juvenile. In this way, the salutary effects of the program will be felt throughout the system."

Parties dissatisfied with an arbitrator's award can appeal and have a court trial before a judge or a jury. But the Institute found that only 19 percent of the litigants in the pilot projects exercised this right and that new trials were actually held in only nine percent of the cases appealed.

About 60 percent of the eligible cases in the Institute's study involved legal actions on credit cards or bank loans, money owed on wholesale goods and services, and contracts not involving health services. About 22 percent involved health care or professional services, eight percent were disputes over retail sales and about five percent were negligence claims. Of the total number of eligible cases, 89 percent were cases that are filed in district courts.

Excluded from the arbitration program are cases involving injunctions, family matters, real estate, wills and decedents' estates, and ejectment actions against tenants.

The arbitration program is the result of joint efforts over the last several years by the North Carolina Supreme Court, headed by Chief Justice James G. Exum, Jr.; the AOC, which administers the state's court system and is responsible to the Chief Justice; and the North Carolina Bar Association.

At the request of court leaders, the bar association in 1983-85 studied various alternatives to time-consuming and expensive courtroom litigation and recommended the experiment with court-ordered arbitration.

The 1985 General Assembly subsequently authorized the Supreme Court to implement the pilot projects with funds raised by the North Carolina Bar Association from private sources and the AOC began its successful experiment with the program in January, 1987.



BIG DEPOSIT — At Seaway National Bank in Chicago, teller Jackie Evans (left) receives a \$75,000 deposit from Miller Brewing Company's Johnny Richardson, regional promotions marketing manager. Miller has supported black banking efforts since the early 1970s, with deposits in black-owned banks across the country. Betty Vance, Seaway vice-president/assistant cashier and operations officer, helps to deliver the check.

Contracts May Have 100% Implicit Interest Rate

If you are in the market for an expensive appliance, TV or stereo but have no credit, you may be considering a rent-to-own contract.

Under this agreement, you rent a product and make a weekly or monthly payment. You can return the product at any time and stop making payments, but if you make payments for a certain length of time, you will own the product.

"This sounds like a good deal. You have the option of renting or owning, but if you decide to own, all of the rental payments will go to the purchase," says Dr. Michael Walden, extension consumer economist at North Carolina State University.

The problem is that the implicit interest rate on your purchase is commonly between 100 and 200 percent APR (annual percentage rate). "Now rent-to-own contracts don't sound like such a good deal," Walden says.

If people end up paying so much more for the washing machine or the stereo, why does anyone use

rent-to-own? "First, about 80 percent of the people with rent-to-own contracts return the product before they have paid for it. In other words, they are using the rent-to-own contract as a rental agreement. The people who do purchase products from rent-to-own stores do so because they can't get credit elsewhere," Walden says, citing a recent study that shown that 60 percent of RTO users had previously been denied credit.

The Annual Shareholder's Meeting of the Mutual Savings And Loan Association will be held Tuesday, January 9, 1990 at 7:30 p.m. in the office of Mutual Savings And Loan Association 112 West Parrish Street Durham, North Carolina

Denise R. Brandon Secretary

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