

## From Humble Beginnings To Sr. Analyst Programmer

William M. Harvey Jr. was not sure how it would happen, but he knew at an early age that he wanted to go to college and start a career in mathematics.

Today, Harvey is a senior analyst programmer and recently was elected systems officer at Wachovia Bank and Trust Company in Winston-Salem. He is involved in training and assisting other programmers, project management and data base research.

Reared in Pantego among eight brothers and sisters, Harvey knew that his parents could not afford to send him to college, so he got a scholarship and student loans and enrolled at A&T State University in Greensboro.

"I always enjoyed math, but high school had not fully prepared me for college," Harvey said. "I wasn't sure of my potential, and I wasn't very positive or aggressive about doing things and interacting with people."

His attitude and personality began to change

after he became involved with the ROTC at school. "Military training helped me become a disciplined and organized person, and it taught about leadership and solving problems."

By his senior year in 1969, he had earned distinguished military graduate honors, had accepted a three-year Army commission, and was to be stationed at Fort Bliss, Texas. He was transferred to Long Binh, South Vietnam, where he earned the rank of captain and was discharged in 1972 with a bronze star citation for Vietnam service.

"I really didn't know what I would do next," he said. I remember when I first visited A&T and saw their computer room, I thought that I might want to be a programmer."

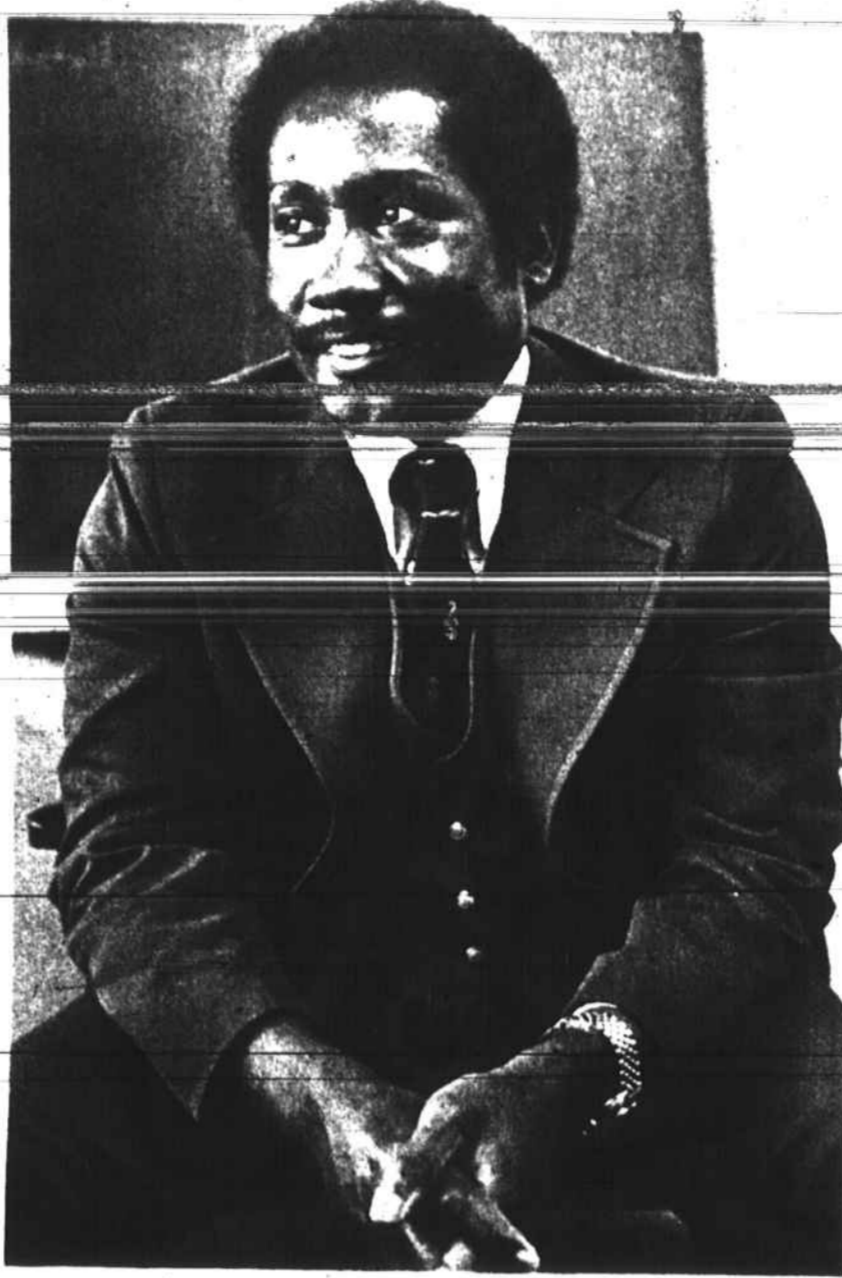
In April 1972 he joined Wachovia as a programmer trainee in the Systems Development Department. "I had no banking experience, had never thought about banking as a career, nor had I taken any business courses. I was starting all

over again in a new career.

"Programming requires the ability to define and logically organize computer instructions to solve particular problems. My first program worked smoothly, and I found that I could handle many more."

Almost immediately he was assigned a system for department, and that same year he was made programmer. He became an analyst programmer in 1975 and senior analyst programmer, his current position, in January.

"One of the best opportunities I have received at Wachovia was when I was to be project leader of a Master Charge descriptive billing project. My supervisor had confidence that I could help design the program changes that other banks had failed to do successfully. I was able to coordinate the project successfully with the Master Charge Department and meet our schedule on target," he said.



William M. Harvey

## Arbitration -- Way To Resolve Complaints

Suppose a new toaster suddenly stops working after only limited use. The store manager to whom the complaint is referred says that it is the customer's fault. What happens next?

Or, what about a waterproofing job which cost \$250 but the customer says it didn't waterproof a thing. Or, the businessman who insisted that a customer had not been unfairly charged for repair work?

These are examples of how arbitration sponsored by the Better Business Bureau can be useful. There are 102 such programs across the country to date. BBBs are offering consumers and businesses a quick, simple and binding alternative to small claims courts.

Since the program began in 1972, there have been more than 2500 cases of consumer-business disputes settled by arbitration. Thousands, more, in addition, have been settled by mutual consent of the parties involved before the official arbitration presentation.

**How It Works**  
If, after voicing a complaint to the company, a consumer still is dissatisfied, the next step is to inform the nearest Better Business Bureau. Write down all the facts of the situation and allow the BBB to try and resolve the complaint to everyone's satisfaction. When this is not possible, the next step is arbitration.

It costs nothing for either the business or the consumer. The BBB sends both parties the names of at least five persons (volunteer arbitrators) who have training or experience in arbitration. In some cases, lawyers serve as volunteer arbitrators.

The hearing is handled by a single arbitrator, but in special cases, some Bureaus will have a panel of three to hear the case. The arbitrator listens to each side defend its position, asking questions whenever appropriate. Both sides to the

dispute may have others on hand to help present viewpoints -- lawyers, witnesses or "experts" such as carpenters, plumbers, mechanics, etc. When each side has rested its case, the arbitrator closes the hearing and promises a decision within ten days.

Decisions by these independent arbitrators

carry the weight of law, as the rules which govern arbitration are enforced by the state. Appeal is possible only if corruption, fraud, misconduct or obvious prejudice by the arbitrator is proved.

**Advantages**  
One of the most important advantages of BBB arbitration is that it is free, fast and fair. Too,

arbitration hearings are not held in a courtroom-like atmosphere. They even can be held at the scene -- in the consumer's home, for example, if that is where the work under dispute was done.

**For many businesses** people, this type of on-the-scene inspection is a welcome opportunity for them to judge the quality

of work done in their company name. Often, incompetence is so obvious that there is quick agreement between the consumer and business.

The speed with which BBB arbitration works sometimes is surprising to the persons involved. Although the average case takes 21 days, some are

See Arbitration, Page 9

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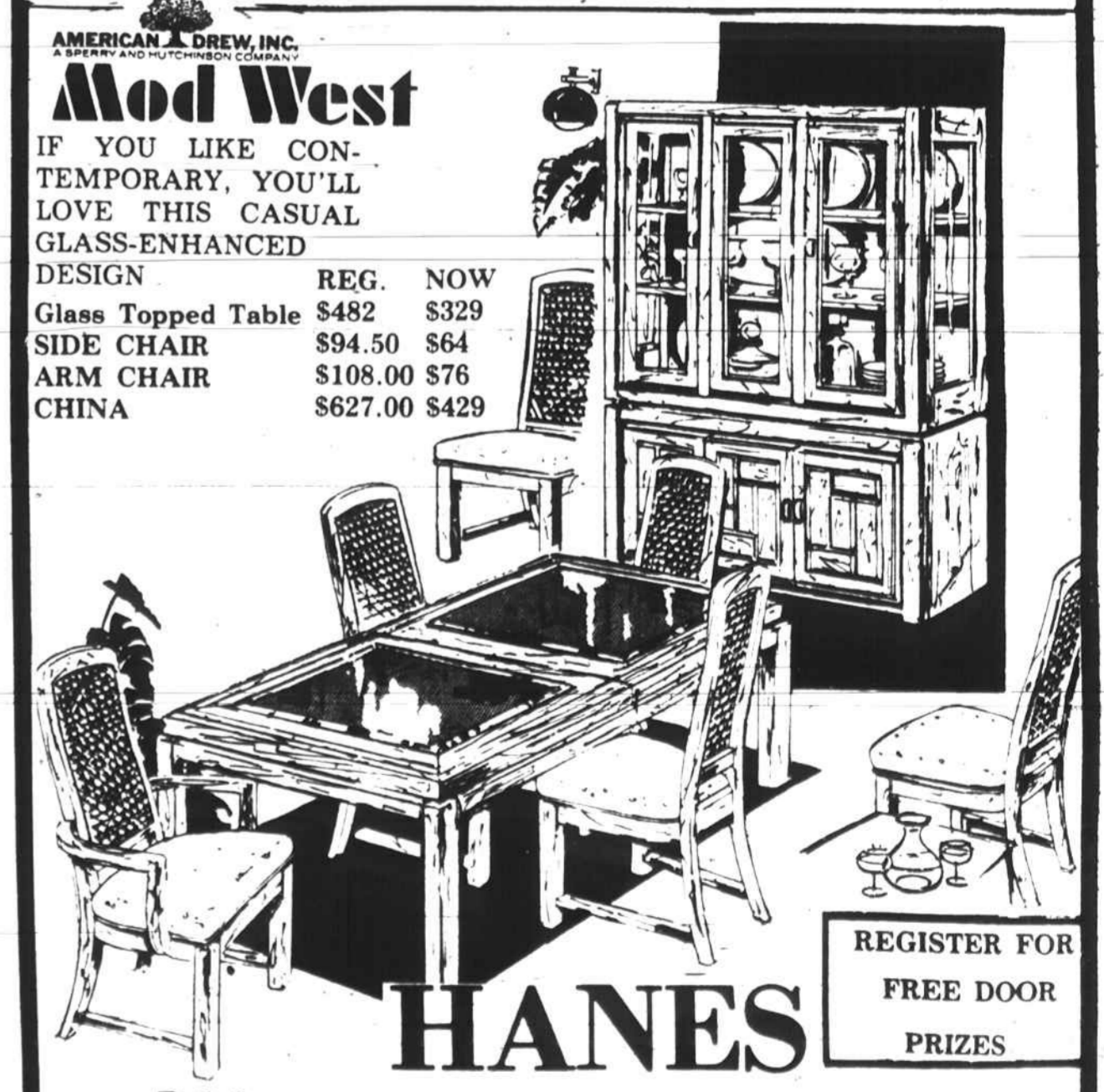
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