

NAUMPS VIEW

Many people do not realize "creative patience" is an important factor concerning life which is a long pull. It takes time to get worthwhile things done. Every material comfort we enjoy today grew out of the creative impulse. Forced growth doesn't work with human beings. Patience with constant effort brings results.



Naomi C. McLean

The factors that really count and bring color, vitality, and significance to our daily lives are not the externals. They are, rather, the internal satisfactions that flow out of a sense of honest pride in worthwhile achievement. Few of us live up to the best that is in us. We use only a fraction of our intellectual resources. The thinking person stays alive. He is alive to the intellectual currents of his time. He keeps himself alive by reading, by studying, and by thinking. He interests himself in worthwhile activities which lie apart from his business or profession. Our lives need to be practical-to be guided by mind and method, and the person who makes a contribution to society is the one who gets things done.

The person who does nothing because he fears what he may do will be wrong is a minus thinker. Has it been realized the best way never to make a mistake is to do nothing? It is also the best way to failure. A minus thinker depresses everyone, encouragement comes from people who are plus thinkers. Such people are alive, energetic, and adventuresome, and every time a step is taken, the next one becomes clearer and plainer. Some people are rolling stones. They drift from this to that. They are always looking for something that doesn't exist. They never come to a realization of the importance of doing to the very best of their ability the task that lies at hand - and then go on from that point. They do not realize constant progress is the key to real living.

The first thought for success in any endeavor is the expectation of success. Success is the result of taking one step at a time. When a person learns to do now what he should do now, he has taken the first step, and this is when the second step becomes plain.

It is important to remind ourselves that the true meanings of life are not to be found in its material aspects, but we need badly, spiritual bread to feed our inner lives plus devoting some time in our daily lives for the cultivation of those inward resources of patience, faith and hope which are the true values of life.

Columbia Terrace

The Columbia Terrace Neighborhood Association will hold an important meeting Tuesday, Dec. 9, at 7 p.m. at Morning Star Baptist Church, 1400 Fitch Street. According to Larry Womble, association president, the meeting is being called to discuss the latest developments in Taylor Realty Company's acquisition of Columbia Terrace.

People's Law

By Reginald Warren
Legal Aid Society of
Northwest N.C., Inc.



North Carolina has two new landlord/tenant laws. One of the new laws gives tenants the right to have fit and safe housing. If your place needs repairs, you need to know how to use this new law!

What does the law cover?

The law covers all housing that people pay to live in: houses, apartments, trailers, public housing. If you pay for your place by giving your landlord part of your crop, or if you pay by working for your landlord, this law is for you, too. You do not have to have a written lease to use this law. The law does not cover motel and hotel rooms.

What does the law say?

The new law says that your landlord must keep your housing fit and safe. It also says that you, the tenant, must pay your rent, keep your place clean and not damage your place. To make the new law work, both the landlord and the tenant must do their part.

What does the landlord have to do?

The landlord has to obey the local housing code. Many towns and counties have passed laws that say what a fit and safe place should have—for example, window screens, hot and cold water, and doorlocks. These laws are called "The Housing Code." To find out if your town or county has a housing code and what the code says, call your City Hall or County Inspections Office. The Inspections Office is listed in the white pages of the telephone book under the name of your town or county. The landlord must make any repairs needed to make your place fit and safe. He also has to keep the plumbing, heating, sanitary and electrical equipment in good and safe working order. If the landlord provides appliances, like a stove or your refrigerator, he must fix them if they break down. He must also keep the stairs, sidewalks, and areas used by everyone in the apartment or duplex in safe condition.

What do you, the tenant, have to do?

As a tenant, you must pay your rent on time, and keep your place clean and safe. You must also get rid of garbage in a clean and safe way, and keep the plumbing (sinks, toilets, bathtubs) as clean as you can. Do not damage your place or let anyone visiting you damage it. If you damage or someone visiting you damages your place, you are responsible. Your landlord does not have to repair damage caused by you or your visitors.



Judges Take Oaths of Office

Forsyth County's four District Court judges and a new Superior Court judge were sworn in Monday in ceremonies held in the Forsyth County Hall of Justice.

Incumbent Judges Abner Alexander, Gary B. Tash and James A. Harrill, Jr., and newly elected District Court judge David R. Tanis were sworn in by Judge Harvey A. Lupton of Winston-Salem, the resident senior Superior Court judge in Forsyth County during a ceremony at 9 a.m.

At 4 p.m. William H. Freeman, a former District Court judge, whose term had expired last week, was sworn in by Lupton.

Freeman, who was appointed to the special judgeship by Gov. James B. Hunt, Jr., two weeks ago, was defeated in his bid for the seat of resident Superior Court judge by Judson DeRamus, who was a former special Superior Court judge. Freeman's District seat was filled by Tanis, who defeated former assistant district attorney V. Jean Burkins.

Participating with Lupton during the ceremony were Superior Court Judges William Z. Wood and DeRamus, both of Winston-Salem, and Judge Charles Lamb of Boone.

Lamb, another special judge told Freeman during the afternoon ceremony, "For Christmas I would suggest a set of matching luggage for you, you're going to need it," Lamb said.

District Court Judge R. Kason Keiger, another incumbent who won reelection last month is on vacation and will be sworn in later.

Freeman's first duties as a special Superior Court judge will begin next week in Union County. His salary will be \$45,636 a year, plus \$5,500 for travel expenses and 25 cents a mile.

The District Court judges will receive \$36,960 a year. Chief District Judge Abner Alexander will receive \$38,412 per year. All District judges receive 25 cents a mile for travel outside the district.

Militant Labor Forum

A panel discussion entitled "Atlanta to Greensboro-Stop Racist Attacks," a discussion on the increase in attacks against Black citizens, their rights and how to build an anti-racist movement, will be held Sunday at 7 p.m. at 216 E.

6th Street. Sponsored by the Militant Labor Forum, donations for the panel are \$1.50. High school students and the unemployed are asked to pay 50 cents. For more information call 723-3419.

How to get the most from your bank

By Lesley Bellinger

Have you ever wondered what happens to your checks from the time you write them until you get them back in your monthly checking account statement? Every check you write goes through many processing steps to insure that your account is charged for the correct amount. The larger banks have operations centers operating 24 hours a day to get checks processed as fast as possible after they are cashed or deposited.



Lesley Bellinger

Your check is first sent to an area in the operations center called the proof department. Here, proof operators encode the amount onto the check, right beside other numbers imprinted across the bottom of your check. This ink is magnetic, so that it can be computer read.

The checks are then sent to a data processing unit. There, the checks are run through a machine called a reader/sorter, which reads about 2000 checks per minute. This machine microfirms every check that it handles so that a picture of the check is available as a permanent record.

But the reader/sorter's most important function is sorting. Eight numbers at the bottom of your check are transit routing numbers, and each bank has a specific number assigned to it. This system allows the machine to sort the checks by the bank to which they will be sent. Then the groups of checks are bundled and quickly sent to the various banks where they will go through similar processing. The next step for "in-house" checks (checks that are drawn on the bank that runs the operations center) is to be computer processed so that they are posted to the individual checking accounts.

It takes around 24 hours for a local item to be processed once it reaches an operations center. If you ask the bank for your account balance, remember to adjust it for any checks which may not yet have reached your bank to clear through the system.

After your check has been posted to your account, it is filed so that it can be sent back to you with your other checks in your next monthly statement.

It is extremely important for operations centers to process checks quickly. Obviously, it could be confusing if a check you wrote did not get processed until two or three weeks after you completed the transaction. Operations center employees are working around the clock to get your checks posted to your account as fast as possible.

Lesley Bellinger is operations officer and a section manager for Wachovia Bank and Trust Company's Charlotte Operations Center. He has been with the bank for 22 years.

BUILDING ON YOUR ROOTS

Why let the money in your checking account lie idle, when Wachovia Interest/Checking can put it to work today?

Starting today, you can put the money in your checking account to work earning interest... with Wachovia's Interest/Checking™ service.

Interest/Checking pays you 5¼% annual interest... while you write checks as usual. You use your regular checkbook and deposit slips and you pay *no service charges* when you maintain a balance of \$500. It holds your deposits in a special interest-bearing account, then automatically transfers money to cover the checks you write.

So why wait? See a Wachovia Personal Banker™ about Wachovia Interest/Checking... and start earning interest today.

HERE'S WHAT YOU CAN START EARNING TODAY WITH WACHOVIA INTEREST/CHECKING™

Average Monthly Balance	Your Monthly Interest Earnings	Your Annual Interest Earnings
\$ 2,000	\$ 8.65	\$107.79
\$ 4,000	\$17.30	\$215.59
\$ 6,000	\$25.94	\$323.38
\$ 8,000	\$34.59	\$431.17
\$10,000	\$43.24	\$538.96

Based on a 30 day month

KEEP \$500 IN YOUR ACCOUNT AND PAY NO SERVICE CHARGES.

By maintaining a minimum balance of \$500 (or an average balance of \$2000) you eliminate checking account service charges. In any month in which your balance fails to meet one of these requirements, there will be a charge of \$2.00 plus 15¢ per check/item paid.

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