

How to get the most from your bank

By Pat Ingram

A checking account is a safe, simple way to pay your bills and keep up with your finances. The bank keeps your money for you and pays it out according to your directions as you issue checks. The bank keeps a careful record of every deposit made to your account and every check paid from it. Then once a month the bank sends you a statement showing your transactions for the previous period. Your cancelled checks are returned in the statement for your records.



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To get the most convenience out of your checking account, you need to keep your account records just as carefully as the bank does. And each month when you receive your statement, you need to balance it against your checkbook to make sure no errors have been made — on your part or the bank's.

An honest error in arithmetic could cause you to write a check for more money than you have in your account. Many people who overdraw their accounts do so because they didn't take time to balance their records. An overdraft is costly for the bank, and at least part of the cost is usually passed on to the account holder.

Reconciling your bank balance to avoid these problems takes only a few minutes a month and a little simple arithmetic. Most banks provide a place on the back of the monthly statement for easy balancing. This form gives step-by-step instructions to simplify the balancing process.

If you cannot get your records and the bank statement to agree, you may have made a simple error in arithmetic. Here's a checklist to help find the problem:

- Check your arithmetic. Add up the outstanding checks again.
- Check the bank statement against your checkbook to be sure you recorded automatic payments or other charges.
- Make sure all transactions made with an automated teller machine were recorded.
- Make sure each check was recorded accurately.
- Check for errors when carrying the balance forward and for arithmetic errors in the checkbook.
- Compare amounts on deposit tickets against amounts recorded.

If you still cannot balance, ask your banker for help. Keeping your checkbook current at all times makes balancing it against the statement a simple task. It's also comforting to always know just how much money you have in your account.

Pat Ingram, a banker for 13 years, is Personal Banker and assistant office manager at Wachovia Bank and Trust Company in Robbinsville.

WSOC-TV Will Air "Trouble In High Timber Country"

A fiercely independent family headed by a proud patriarch (Eddie Albert) battles against lethal acts of sabotage by union organizers and a powerful conglomerate seeking control of the family's lumber and mining empire in the Pacific Northwest, in "Trouble in High Timber Country," airing as "The ABC Friday Night Movie," on the ABC Television Network, June 27 at 8 p.m. on Channel Nine.

Carroll Yeager, the father, and sons John David, Willie and Kyle, daughter Joanna and nephew Tony band together against truck brake failures, life-threatening conveyor belt accidents and a mine tunnel cave-in that traps Carroll and Kyle 40 feet beneath the surface.

While union organizer Eddie Rhodes and land-greedy Roger Lomax negotiate with John David

for assistance in exchange for the Yeager Company, Carrie and Lisa Yeager join the efforts to rescue their father and brother-in-law.

Starring with Eddie Albert are Kevin Brophy as Tony Aquella, Robin Dearden as Joanna Yeager, Steve Doubet as Kyle Yeager, Joan Goodfellow as Lisa Yeager, Martin Kove as Willie Yeager, Linda Montgomery as Carrie Yeager and James Sloyan as John David Yeager.

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