

Financial Advisor Offers Low-Risk Financial Investments

by Jerry Garner

Are you one of the thousands of people who are looking for a safe, low-risk way to invest your hard earned money? If you are, then Woodrow Wilson Financial Service could be the place for you.

"In any investment there are two risks: the credit risk and the interest. The credit risk is this: Can the government or the bank pay the principal and interest when it's due? The interest risk is this: While your money is in an account, will it go up or down?"

"For example, say you put your money in a six-month certificate. During the first three months, the interest rate goes up and you can't take advantage of this because you are locked up in six-month certificate for a lower rate. But if it goes down, you're better off, because your account is locked in at the higher rate," said Wilson.

Wilson counsels individuals investing in government securities or investments that are backed by the U.S. Government. Investments such as treasury bills and notes, Jennie Mae certificates, IRA's, treasury bonds, etc.

Wilson has been a financial advisor for nearly seven years and is registered with the Security Exchange Commission (SEC) in Washington, D.C. Prior to this, he was employed by the Department of Urban Development for 16 years as a financial analyst and loan examiner.

According to Wilson, anyone that has an income can start a financial plan, if they are serious about managing their money. "The amount of money a person has isn't the most important thing. It's what you want the money to do," Wilson said.

Wilson said, before he recommends a financial plan for an investor, he first does what he calls an "investment plan". An investment plan sees how many dependents are in the investor's family and also sets goals.

"We set goals to see if one is planning for retirement, educating



Woodrow Wilson . . . plans that set minimum amounts investors need for investments eliminate a lot of people, including African-Americans. Photo by Richard J. Brown

one's children, traveling, or planning for the future. I would also ask them what type of risk they're willing to take."

"If someone comes into my office I don't want them to have unrealistic expectations. We don't want a person expecting to start an investment this year and expect it to double within a year. I can't serve such an individual," said Wilson.

In an effort to find the best possi-

ble deal for his customers, Wilson has formed a networking system with several banks. "I have been doing a great deal of business with a bank in Oakland. Last fall I was doing business with the Bank of American and City Bank (the two largest banks in America), Republic Bank of New York and a bank in Washington, D.C. I used to do a lot of business with the Federal Reserve Bank, not so much now,

because the investment rates are low."


Besides offering investment counseling to individuals, Wilson offers financial services to small businesses seeking commercial loans to expand. "Expertise is important when preparing a loan. If one organized his or her package correctly, it enhances the probability of getting a loan."

Wilson was asked whether he sees many African-Americans seeking financial plans. He replied, "Frankly, I don't see many. I don't know the reason for this, I blame myself for not penetrating the African-American community in the manner I should."

Wilson said another reason African-Americans don't seek financial advice is due to the shortage of

African-American financial counselors. "Although there are a few African-Americans doing investment counseling as stock brokers, they work on commission."

Wilson said the reason he doesn't set a minimum amount of money for investment is because it would eliminate a lot of people including African-Americans. "This is why I say anyone with an income who is serious about managing their money can get something started," Said, Wilson.



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\$ 7,000	\$ 7,000	\$151.32	11.06%	\$ 6,300	\$136.18	11.10%	\$ 5,600	\$121.05	11.14%
\$10,000	\$10,000	\$216.17	10.97%	\$ 9,000	\$194.55	10.99%	\$ 8,000	\$172.93	11.02%
\$14,000 ³	\$14,000	\$302.63	10.90%	\$12,600	\$272.37	10.92%	\$11,200	\$242.11	10.94%
\$18,000	\$18,000	\$389.10	10.87%	\$16,200	\$350.19	10.88%	\$14,400	\$311.28	10.90%

¹Does not include Advance Loan, VISA, MasterCard, student loans, real estate loans, and business loans.

²Rates shown are subject to change.
³Reflects \$50.00 loan fee paid in cash—Interest rate 10.75% (includes .50% discount with automatic payments)

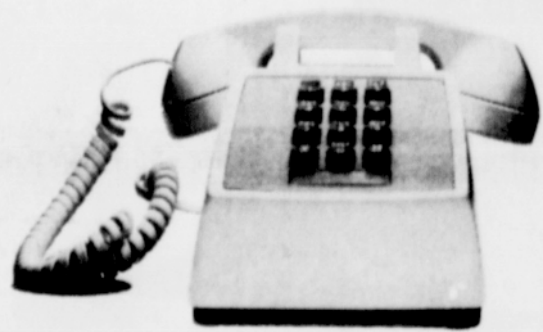
Immunization Clinics

If you are the parent of a school or day care age child, Oregon law requires your children to have up-to-date immunization shots for Diphtheria, Tetanus (DPT or DT), Measles, Mumps, Rubella (MMR), and Polio before they can be admitted to school or day care this year. The Health Services Division of the Multnomah County Department of Human Services will hold special immunization clinics to help County residents insure that their children are properly immunized against dangerous diseases and can be admitted to school or day care this year.

A child entering kindergarten at age five need four or five Diphtheria, Tetanus (DPT or DT) shots, one Measles, Mumps, Rubella (MMR) shot, and four Polio vaccines. If you are not sure what shots your child has had, or if your child needs an immunization, call your regular physician or the Health Division of the Multnomah County Department of Human Services at 248-3816. Children under 15 years of age must be accompanied by a parent or legal guardian to sign a consent form. Parents are asked to bring any immunization records they have to the clinic.

Immunization shots may be obtained by appointment at any of the six County clinics. In addition to regular clinic hours, three special clinics will be provided. The dates and locations are: August 27, at the East County Health Center, 620 NE 2nd in Gresham; and Grace Peck Health Center at 2415 SE 43rd Avenue; and on September 3, at Northeast Health Center, 5329 NE Union Avenue. All three clinics will be held from 3:00-7:00 p.m. and no appointment is necessary.

The minimum fee for service at these clinics is \$5. Fees can be discounted for Multnomah County residents based on income and family size. No Multnomah County resident will be turned away for inability to pay. This service is not available for out-of-county residents or persons who belong to health maintenance organizations (HMOs). Persons who live outside Multnomah County or belong to HMOs will be directed to contact their local health department or required to pay 100% of the fee for service.



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