



The Oregon Chapter of the National Association of Blacks in Criminal Justice honored their own Friday, March 13, with a program that had as its keynote speaker Robert Lamb, Assistant Dir. of Human Relations, Dept. of Justice, Seattle, WA. Honored were (L-R) Robert Lamb, Gladys McCoy, Dan Brown, Vera Pool, Kernan Bagley, Arron Brown and Dwight Ford. Honored but not present were Hazel Hayes and Mercedes Deiz. Photo by Richard J. Brown



Margaret Carter and the Joyful Sounds performed a concert to raise money to support local organizations. The Oregon Rainbow Coalition, Black United Front and Portlanders Organized for South African Freedom were the organizations that shared the proceeds. The concert was held Sunday, 15 Mar., at PCC Cascade. Photo by Richard J. Brown



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# It Is Your Money

This is an article about money. YOUR MONEY, and how to make it grow. Choosing some one else to help manage your hard earned money is no easy task. Today the job of managing money is made more difficult than ever because there are so many new options available to savers and investors.

Good money management begins with setting goals, a plan. Retirement, education, travel, new home, or new car are a few examples of goals many people may wish to save for. Take retirement as an example. How many people do you know who are having to get along on meager existence because they did not plan ahead during their productive years. Today one of the best ways for many people to save for retirement is by utilizing a tax deferred Individual Retirement Account. Even so, there are many different ways to fund an Individual Retirement Account. Your financial advisor can assist you in making appropriate investment choices. However, among the more important considerations are, your age, your income, your current obligations and your family make up.

Some other money strategies to consider: refinance the mortgage on your property if you can realize significant saving on the interest. Be sure you are getting the best return available on money you have in a bank or savings and loan association. You often may improve your return by simply changing the type of account, without even changing banks. Pay close attention to how the interest is figured on your savings. For example, a 10% rate compounded daily will earn you more interest in five years than a 13% rate figured at simple interest!

Reexamine your entire insurance program; life, auto, health and home-owners. Shop around, you may be able to save on premiums without reducing your benefits.

Know the 'real' cost of spending. That \$100 weekend at the beach means you must earn \$143 to recoup if you are in the 30% bracket! This may come as a surprise to many.

Seek professional help if you need it. It is not a sign of weakness to do so. It only means that you realize that the skill required to manage money is not the same as the skill required to earn it. Insurance companies, mutual funds, large and small business enterprises have always employed professional money managers. It is only in recent years, and due to pervading changes that are occurring in the financial industry that individuals are finding it necessary to seek professional help. Here too, you must use caution. Ask questions! Get names to references before actually hiring a financial advisor. Review your advisor's business history. He or she should be able to furnish background information and references. Good fortune to you!

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