

Biden's Fall, Jackson's Gain

Delaware Senator Joe Biden's dramatic withdrawal from the 1988 Democratic Presidential race over plagarism charges last month, sharply alters the current campaign - and simultaneously - improves Jesse Jackson's chances considerably.

On paper at least, Joe Biden seemed to be a formidable candidate. Bright and articulate, he evoked liberal rhetorical images reminiscent of Bobby Kennedy. Biden attracted a number of major investors to this campaign, and recruited a highly regarded team of organizers, especially in lowa. These obvious strengths obscured several profound weaknesses. Like Gary Hart, Biden consciously misrepresented his background to the media. He was neve a popular or influential figure in the Senate, where his arrogance and ambition created many enemies inside his own party. Some Democratic party officials felt privately all along that Biden was "too liberal" on too many public policy issues to win the general election. Thus, when the press learned that Biden had used parts of other people's lectures in his own campaign speeches without full attribution, the subsequent charges of dishonesty and poor judgement sank his presidential bid.

The departure of Biden and Hart from the race has clarified the Democratic presidential field considerably. Two leading white candidates have now surfaced: Missouri Representative Richard A. Gephardt and Governor Michael S. Dukakis of Massachusetts. Gephardt has consolidated a substantial lead in lowa, site of the crucial presidential caucuses early next year. He appeals to many sections of organized labor because of his strong stance favoring protectionism and the limitation of foreign imports. Gephardt represents a white, blue-color, conservative district in St. Louis, and he will probably gain the support of many rightwing Democrats who had hoped that Georgia Senator Sam Nunn would run. Astutely, Gephardt has also succeeded in attracting a tiny but talented group of minorities and liberals behind him. Black Congressman Alan Wheat, an ideological moderate, has endorsed Gephardt; Donna Brazile, an energetic, dynamic lieutenant of Jesse Jackson during his 1984 presidential effort, has now become Gephardt's field coordinator. These liberals sense that the Missouri Congressman will win the Democratic nomination, and have positioned themselves to profit from this political possibility.

Dukakis is the leader in two critical categories. First, he's the odds-on favorite to win the Democratic primary in New Hampshire. The significance of this is revealed by a single political fact: no Democratic presidential candidate in decades who has lost the New Hampshire primary in February has ever won a November general election. Second, Dukakis is the leader in money. His campaign has generated over \$7 million, compared to \$3 million for Gephardt. Dukakis is more liberal than Gephardt on many policy issues, but has experienced a more difficult time recruiting Black supporters and campaign workers.

The remaining white candidates continue to be plagued by problems. Tennessee Senator Al Gore is too liberal to pick up most of Nunn's Southern white supporters, and he's failed miserably to win supporters in both lowa and New Hampshire. Former Governor Bruce Babbitt has had money difficulties, and hasn't recovered from the terrible assessments he received after the Democratic candidates' televised debate this summer. Illinois Senator Paul Simon has had several severe problems inside his campaign organization, and is viewed by most party leaders as "too liberal" for the nomination. The net result is that there's a real possibility of a duel between Gephardt and Dukakis from Iowa all the way to the Atlanta convention

The real beneficiary, therefore, is Jesse Jackson. The "Country Preacher" will do very well in the Southern primaries; he is receiving 11 to 12 percent in the public opinion polls in lowa; he's acquired more exposure and experience at national campaigning than any other prospective or current Democratic candidate. Moreover, of the 23 members of the Congressional Black Caucus, thirteen currently are leaning toward Jackson or have already endorsed him. Several mayors of major cities, including Harold Washington of Chicago, have endorsed Jackson. Donna Brazile explains the willingness of many Black politicians to back the Rainbow Coalition's candidate, even when they harbor personal grudges against him: "Right now, Black leaders know Jesse is going to the convention. (They say) I can make my reservations in Atlanta today if I am with Jesse."

The longer white moderate and conservative Democrats feud and bicker among themselves over which white male candidate to support, the greater the leverage and influence of Jesse Jackson in Atlanta. The elevation of Gephardt and Dukakis virtually guarantees more clout of the Rainbow Coalition.

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MONEY MANAGEMENT

A weekly column on personal finance distributed by the Oregon Society of Certified Public Accountants

The Work-At-Home **Alternative**

What person who has nudged along in rush hour traffic day-after-day hasn't dreamed of working at home? No clock to punch. No office politics to contend with. And, no daily commute. As appealing as that may sound to you, the Oregon Society of CPAs cautions that home-based businesses, like all other business ventures, have their own set of rewards and perils, many of which have to do with your personality. And starting a homebased business, say CPAs, isn't all that different than starting any other business. In fact, to do it right, you'll want to do all the same things you would do if you were starting any other business.

First, let's look at the bright side. Many home-based business owners are quick to cite the freedom and flexibility they have. If you're the type that works best in the late evening hours, you need only walk down the hall to execute the absolutely brilliant idea that strikes you at 11 p.m. Starting a business at home requires less capital, allowing you to test a business idea with a minimum inver ment. And it should come as no surprise that many people decide to sta. . a business at home because that's where their children live. The home-based business provides the compromise between work and family responsibilities that many parents with young children are seeking.

As good as this may sound, there are some serious drawbacks you

starter and creative problem-solver? In a home-base business, you are alone at the top - there is no boss to oversee when you get started and whether you stay on track. By the same token, ask yourself whether you're a self-stopper. People who work at home sometimes have a problem letting go of their work and tending to other personal or family matters. They find it difficult to ignore a business problem that is sitting in the next room.

The isolation of working at home presents a problem for others. They miss the opportunity to gather by the water cooler to bounce ideas off colleagues. To succeed at working at home, it also helps if you're the type of person who is not easily distracted. It can be difficult to concentrate on business when you know the kitchen is a mess and the lawn needs to be mowed. And both you and your family must be willing to sacrifice some of your personal space. One craft designer admitted that for two years her family couldn't eat off the dining room table.

The major drawback that concerns many established home-based workers is the fact that they are just not taken seriously. Somehow they lack legitimacy in the eyes of others, regardless of how much they're earning or how successful they may be. Often even family members and friends who know you work at home don't take your work seriously. They think nothing about stopping by your home to chat - something they wouldn't dream of doing if you were off in a corporate office somewhere.

If working at home seems like it would suit you, the first thing you'll have to do is decide on a product or service. The best kind of business for you is based on your own knowledge, skills and interests. Do you like shopping? Travelling? Gardening? Foreign languages? Although the fastestgrowing segment of home businesses is the area of computer data and word processing, almost any business can be done out of the home. There are bridal consultants and calligraphers, elderly-care specialists and children's entertainers, investment counselors and messenger services - all run by entrepreneurs working out of their homes.

To get started, no matter how big or small you see your business idea, get a business plan down on paper. Your local library can provide you with hundreds of sources to guide you through this important exercise. Writing a business plan helps you to organize your thoughts and focus on your objectives.

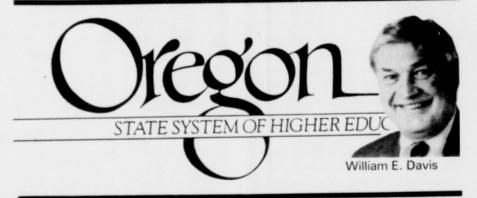
In brief, you'll want to open your business plan with a description of your product or service and the market you hope to attract. You should identify the competition and why you think people would prefer to buy from you. Questions like how much space, equipment and supplies you'll need will have to be addressed. And, of course, the financial needs of your business and how you plan to finance them will need to be included.

Don't overlook the need to consult with professionals. You might first want to check with local officials regarding licensing, zoning and other regulations that may apply to your business. You will have to decide what legal form (sole proprietor, partnership, corporation) your business should take. A certified public accountant can help you determine how to set up your books and recordkeeping systems as well as how to select the appropriate tax status for your business. You will also need advice on the complexities of home office tax deductions. This is an area where the Internal Revenue Service is very strict. But as a general rule, to take a tax deduction for using a part of your home for business, that part must be used exclusively and regularly as: 1) the prinicipal place of your business, or 2) a place where you meet or deal with your clients or customers in the normal course of business.

If you live in a house with 2,000 square feet of living space and the area you use as an office measures 200 square feet, you are entitled to deduct 10% of certain expenses of maintaining your home. To be deductible, the expense must be related in some way to the part of your home used for business. Examples of these expenses are real estate taxes, mortgage interest, rent, utilities, insurance, repairs and depreciation. Those expenses that benefit only the part of your home you use for business (like painting or repairs) are fully deductible. The tax laws governing home office deductions are complicated and closely scrutinized by the IRS so be sure to consult with a knowledgeable tax professional.

It has often been said that anyone can start a business - the hard part is staying in business. CPAs suggest that if you give careful thought and planning at starting your home-based business, you stand a better chance of succeeding. And, if anyone tries to minimize your business because you work at home, remind them that the President of the United States does,

Looking for a CPA in your community? Call the Oregon Society of Certified Public Accountants at 1-800-255-1470 (Oregon toll-free) or 641-7200 (Portland Metro).



The Campuses: **Advances on Many Fronts**

by William E. Davis

As students return to college and university classes this fall, Oregonians have reason to be optimistic about - and proud of - what is happening on our eight publicly supported campuses.

Oregon public higher education has imposed tougher standards that are improving student's preparation for college work, is improving access for students and the public, and is promoting Gov. Neil Goldschmidt's Oregon Comeback.

Consider these examples:

Capital construction: Significant, lottery-financed buildings are being built or completed on four campuses in Portland, Corvallis, Eugene and Klamath Falls, and the 1987 Oregon Legislature authorized \$141 million in general-fund and bond-financed new construction on all eight campuses.

These projects will not only enhance teaching and research, but also create jobs for a year for the equivalent of more than 7,000 Oregonians.

Economic development: In 1985, when higher education won increased financing for capital construction and more-competitive faculty salaries, we said it would boost the economy. Although higher education cannot claim sole responsibility, we did play a role in reducing statewide unemployment whose month-to-month average is lower than at any time since 1978 (May's figure was the lowest since 1973) and returning millions of dollars to Oregon taxpayers.

Students: We are enrolling more students than at any time since 1981. And for the first time in nine years, the percentage of Oregon's top high school students indicating a preference for out-of-state colleges has declined, while the State System's share (in both numbers and percentages) has increased. Preference for our campuses also improved significantly among all college-bound students, as well.

Affirmative action: We will bring 146 Black, Hispanic and Native-American student onto our campuses this fall under a tuition-waiver plan for minorities who are underrepresented on our campuses. This is among the nation's most aggressive affirmative action initiatives of its type.

Admissions standards: Strengthened requirements, effective Fall 1985, are paying off in students earning superior Scholastic Aptitude Test scores (Oregon ranks second only to New Hampshire) and enrolling in tougher high school and college courses. Also, fewer students are flunking out or dropping out because they were poorly prepared for college

Gifts, grants, and contacts: We have reason to believe federal, state and other dollars for research, Extension and public service will have doubled during 1986-87 from four years before. Although Systemwide figures are not yet available, Oregon State University appears to be leading the way with notices of awards of \$103.5 million last year compared with just \$51.3 million during 1985-86, only one year before.

Academic calendar: Work is progressing well on an early-semester schedule, effective Fall 1990, which will replace quarters with semesters. The new calendar will start classes earlier (in late August) and conclude in May instead of June. For the first time in the State System's 55-year history, this is permitting every academic department to take a look simultaneously at what it is doing and why. In addition, the new calendar will give students more in-depth exposure to subjects (in 15-week semesters instead of 10-week quarters), increase instructional time by annually eliminating one registration period, one "dead" week and one final-exam week, give faculty members more time to prepare for classes and require students to buy fewer books.

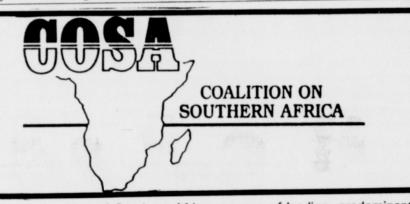
Library automation: Students, faculty and the public will have faster, easier access to books and documents as a result of a State Board of Higher Education decision to begin automating campus libraries as money becomes available internally.

Tuition reciprocity: We have expanded our agreement with Washington state to charge in-state tuition rates to a limited number of students from the neighboring state. This is giving students greater educational choice.

I believe this is the kind of quality that Governor Goldschmidt was talking about recently when, in a cordial meeting with the State Board of Higher Education, he said quality of education at all levels is the first concern of business and industry representatives looking at our state.

He challenged us to examine programs for cost effectiveness and to focus on areas in which our campuses can excel. He said he expects high productivity, cost-effective management, excellence in teaching and renewed emphasis on research.

On behalf of 60,000-plus students who are returning to our campuses to receive a superior higher education, we are delighted to continue accepting these challenges.



The Coalition of Southern Africa, a group of leading, predominantly Black religious leaders and educators, today called upon the U.S. Congress to closely re-examine its current posture towards South Africa and its neighbors.

Bishop Richard L. Fisher, President of the Coalition said "While some sanctions may be necessary in the short term, a far more enlightened approach would be for Congress to build better bridges to South Africa's Black community. Programs which enhance Black economic opportunity, educational improvement and managerial development are an essential complement to pressure on Pretoria, and they are morally preferable to some punitive strategies which leave damaged lives in their wake."

In his letter to individual members of Congress Fisher went on to say "... we agree with the recent statement of U.S. Secretary of State Shultz that 'American companies have been in the forefront in the business community in promoting equal opportunity for their employees and in developing managerial skills of Blacks.' I recently wrote President Reagan a letter in support of the continued good works of American firms in South Africa. The Coalition would reject as counterproductive any attempt by Congress to require disinvestment by American corporations."

"Congress must encourage the Reagan Administration to follow through on its pledge to work hard for apartheid's demise. Nelson Mandela must be freed, legitimate political parties and organizations must be unbanned, and negotiations must begin soon if another cycle of violence is to be avoided." Fisher concluded.

Letters to the Editor

I Gave \$100.00

Democratic National Committee 430 South Capitol St., S.E. Washington, D.C.

Dear Friends

I'm very much for Jesse Jackson, Democrat, to be elected president of the United States.

Jackson has all the required qualifications. He is a powerful, persuasive speaker with a great platform. I have heard him several times before huge crowds. He is well ahead of all his rivals. He stirs great enthusiasm with the depth of his insight.

I'm not wealthy at all but have already given him \$100.00. He is a money-raiser in addition to oratory.

I think he can win. You would be wise to support him.

I'm white, a politician of long standing and experience. I was elected to twelve years in the Oregon State Legislature (House), 1963-1975, Demo-

Back Jackson and win!

Howard D. Willits

