

HERS

OPINION

HIS

Finance and Romance

BY C.M. BROOKS

The most debated issues in my household when I was growing up were centered around money matters. My parent's verbal rights are forever etched in my memory until this very day because of their arguments' repetitive nature: one or the other was usually spending too much money. These conversations ranged from the necessity of buying another new car to financing my prep school education to money being "wasted" on evenings out.

Infrequent as they were, I learned many a valuable lesson from the way my parents handled their money and from their discussions. The first lesson that I learned was that how a person manages their money and finances tells a story about that individual. You can discover what is important to that person, what their goals are in life, and you can even find reasons why a person spends too generously or saves diligently. The second lesson that I have learned is that you cannot expect one's habits to change just because you are in a committed relationship or if you are married. If one spends money life they have an unlimited, hidden supply of wealth or if one tends to be frugal with the funds, don't expect that behavior to change once you are well into the relationship.

The key to avoiding a misunderstanding about finances in a relationship is to discuss how you are going to manage your funds prior to the onset of

deeper involvement and certainly before a problem arises. This sounds simple enough, but many a solid relationship has ended over money because it was not addressed, or addressed too late, or because it was not discussed thoroughly and someone has deviated from the original plans.

When discussing finances one of the first questions you should ask each other is who is going to handle the money? Should one person be desig-

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nated to handling expenses, paying bills one time, and suggesting new investments for cash surplus? There was a time when the man handled all the money matters because he brought home the only paycheck or the largest paycheck. In this day and age, however, it is wiser for both parties to be involved in their finances. For your own security, both people should take an active role in their financial relationship. Knowing what has and hasn't been paid to creditors, what assets you have and what debts you have incurred is important information to have if some type of crisis should arise.

Another question that should be discussed is if you are going to have

separate accounts or a traditional husband/wife account. Most couples work today so they have their own money and separate accounts set up. Having your own checking and savings account in addition to a joint account is a wise practice and both can work effectively if handled properly. Expenses like rent/mortgage, utilities, and your children's needs can be addressed with a joint account. By taking a percentage of each other's income and placing it into a closely monitored joint account, daily needs and expenses incurred together can be met. As well as having a joint account, a separate account allow a greater sense of freedom and autonomy that is needed in any relationship. If you want to buy a new pair of shoes, you shouldn't have to ask for anyone's permission to do so. And as long as your immediate obligations have been taken care of there should be no problem.

Problems surface when plans haven't been made. Before you enter into a serious relationship discuss how finances will be handled. Set well-defined goals together and individually and modify them periodically. Prioritize which goals are most important and then map out steps to how you'll reach and maintain your goals.

Like I stated before, this is easier said than done, because people handle money differently. But you can save your relationship a lot of grief by discussing your financial relationship before a problem arises.

BY ULYSSES TUCKER, JR.

In today's economic climate, money is essential to maintaining a certain lifestyle or way of life and it is also important for couples to discuss their attitudes about money before a crisis comes up. The economic conditions that couples are faced with, in many cases, can determine the quality and level of healthy interaction in that relationship. Money, or the lack of it, can destroy the strongest of unions, marriages, or relationships.

In His opinion, there are two basic schools of thought when it comes to couples and money. First, there is the traditionalist: the individual who refuses (for one reason or another) to allow his wife to work because he feels that her place is in the home. Some women enjoy this role or lifestyle. It gives them the opportunity to spend time with their children, go shopping, or involve themselves in various civic activities. The second school of thought is the dual-income mentality. Under this premise, both mates agree that it is best to "bring home" two incomes to achieve desired goals or objectives quicker than a single-income household. If one mate earns \$70K annually and the other \$60K, the total income is \$130K collectively. This type of marriage promotes friendly competition, collective achievement, and individuality because each is making a contribution to the total effort. In the first situation mentioned above, the possibility of the mate (be it male or female)

using his/her economic power for control or manipulation could eventually become an issue, especially since the non-working mate is not contributing to the bottom line. The working mate can control spending, abuse economic power in the relationship, or make attempts to control the other's self-esteem with guilt-trips about dependency.

It is best, in His opinion, for each person to have their own economic and career identity. Yes, a career can build positive self-esteem, character, teach

responsibility, and help to develop skills in specific areas. A woman who can provide for herself is very attractive to me. There are those who wish that they did not have to work at all, let alone their mate--but the economic realities that exist in America won't allow such a luxury. Sure, Michael Jordan's or Bo Jackson's wives don't have to work if they feel the need not to, but they are lucky and blessed. Many of us will not be that fortunate. We have to work. More importantly, a dual income will weather an economic storm much more easily than one individual, should hardships occur: like termination of employment, lay-offs, or sickness/injury.

Also, it is important for me in a relationship that we share our good fortunes, ups and downs, and contribute to each other's successes. This goes beyond economics and into the emotional/spiritual realm because what is the use of making large amounts of money and being unhappy at home? People need to learn to get along and be honest about their attitudes towards money. Some are unconscious spenders and others are conscious savers. Being honest with your mate or sharing individual expectations can eliminate a great deal of future tension in a relationship/marriage. No one deserves to know about a terrible credit history or a secret fund by accident. Everything should be put out front and if there is a problem, talk it out.

Money, or lack of it, can destroy the strongest of unions...

Where do we get our attitudes about money? As this column has stated countless

United Negro College Fund Preparing the Future With Fundraisers

The late Frederick D. Patterson, founder of the United Negro College Fund (UNCF), had a vision: He believed that a concerted effort to maintain the economic strength of historically Black Colleges would ensure that deserving students would always have a place to earn a college education.

"By strengthening the resources of historically black colleges," Patterson said, "we can continue to keep costs down so that students who need institutions of quality, at prices they can afford, will go to them."

The United Negro College Fund was borne of that vision in 1944, and since that time the College Fund has generated millions of dollars for the 41 private, historically Black colleges and universities that it represents.

Money raised by UNCF, through such special events as the "Lou Rawls Parade of Stars" telethon on Saturday, December 29, helps member schools to keep tuition low, award scholarships and financial aid to students, expand curriculum and defray operating costs.

These are important factors for the 48,000 young men and women who attend UNCF's schools annually. Students are also enthusiastic about the high academic standards at these schools, small classes, individualized attention from dedicated professors, and the unique at-

mosphere at historically Black institutions, the unmatched characteristics of these schools are shaping today's students into the leaders and responsible citizens of the 21st century.

A Valuable Asset for the Future

The standard of living for all Americans in the next century will be affected by the full participation of minorities in the work force. According to the U.S. Department of Labor, by the turn of the century, more than one-third of the new entrants into the American labor force will be minorities, of which over half will be Black. A majority of new jobs these workers will hold will require post-secondary education.

Giving Back to America

UNCF's member schools recognize the changing needs of modern society. Innovative programs at these schools help prepare students with the ammunition they will need to excel in their chosen fields, and ultimately enhance the quality of life for all Americans.

These programs provide students with a means of getting practical experience within their chosen fields. They also allow them to make contributions to society now, while simultaneously enhancing their potential and ability to "give back to America" in the future.

A Proven Track Record

A vast number of United Negro

College Fund alumni are making significant contributions to American society in various fields. The success of these individuals is testimony to the quality of education that is characteristic of UNCF schools.

Lou Rawls' Parade of Stars Keeps the Vision Alive

On Saturday, December 29, the 11th annual "Lou Rawls' Parade of Stars" telethon will air nationally to benefit the United Negro College Fund. Some 50 entertainers from music, film and television will participate in the seven-hour special, the only national telethon that supports higher education.

Since its inception a decade ago, the "Lou Rawls Parade of Stars" has raised over \$77 million in cash and pledges to assist UNCF efforts to keep historically black institutions viable.

The "Lou Rawls' Parade of Stars" is made possible with the support of its national and founding sponsor, Anheuser-Busch Companies, Inc. By underwriting the production of this year's telethon, Anheuser-Busch is helping to launch the second decade of the nationally aired program. The company also, through its Budweiser brand, provides national promotional, advertising and marketing support.

Average Gas Prices Fell Slightly, Says AAA Survey

The average price of gasoline fell by two-tenths of a cent per gallon over the past week, according to an Oregon AAA fuel price survey.

The average prices of all mini service grades of gasoline fell slightly during the week, the survey showed. The price of mini service unleaded/regular dropped by the smallest amount, one-tenth of a

cent. This has been the third straight week of slowly declining gas prices. The average price of mini service grades reached its highest--\$1.496--in mid-October. The average price noted in the Fourth of July survey (the last regular scheduled survey before Iraq invaded Kuwait) was \$1.16 per gallon.

Current price averages are listed by grade below:

MINI SERVICE	
Regular:	\$1.401
Unleaded:	\$1.442
Super Unleaded:	\$1.570

Oregon AAA continues to encourage motorists to drive safely and to conserve fuel.

HELP WANTED

Secretary for private, non-profit organization. Phone, walk-in reception plus other office duties. Good communication skills, valid drivers license, experience with word processing and database required. 38 hours/week; \$8/hr plus health and pension plan. Job description and application materials available at Southeast Uplift Neighborhood Program, 3534 SE Main. Deadline for resume and completed application: Friday, Dec. 7, 1990, 5:00 p.m. Minorities encouraged to apply.

BICC Research Assistant

DESCRIPTION: works with physician/decision scientist to design and evaluate innovative medical outcomes research project. Other responsibilities include assistance with data collection and writing technical reports and scientific papers relating to primary work assignment. Minimum Requirements: Bachelor's degree in a social sciences discipline with strong background in computer modeling and/or statistics, or equivalent experience. Must be familiar with multivariate methods and at least one statistical computing package (SAS, SPSS, SYSTAT etc.).

Letter of application and resume should be submitted by December 15, 1990 to:

BICC Administration/mail code
BICC
Oregon Health Sciences University
3181 SW Sam Jackson Park Road
Portland, OR. 97201
OHSU is an EEO/AA employer.

Community Program Developer

The State of Washington Department of Community Development has an opening for a Community Program Developer 2 position within the Employee Ownership Program. This position pays from \$2184 to \$2795 per month plus benefits. Interested applicants must have a minimum of 5 years education and work experience in a related field including at least one year's experience working with employee-owned firms or providing technical assistance to businesses. A state application is required and must be received by closing time on Monday December 3. To receive an application and full job description, please call (206) 753-4900.

City of Portland
Invitation for Proposals
Proposals Due 2:00 p.m. On Various Dates

Sealed Proposals will be received at the Bureau of Purchases and Stores, Room 1313, Portland Building, 1120 SW Fifth Ave., Portland, OR. 97204 for the (Commodities) (Equipment) (Projects) detailed below until 2:00 p.m. on the dates indicated.

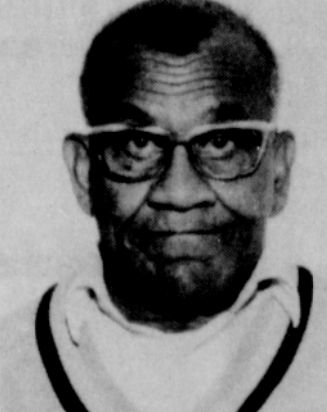
Plans and Specifications may be obtained at the above address. For additional information, telephone Buyer at number listed.

Unless otherwise stated in the individual proposals listed herein, no proposal or bid will be considered unless accompanied by a bid surety for an amount not less than ten percent (10%) of the aggregate amount of the proposal.

The City encourages MBEs and FBEs and will assist such firms to understand and participate in formal bidding process.

NON-DISCRIMINATION: No proposal or bid will be considered unless the bidder is certified as an EEO Affirmative Action Employer as prescribed by Chapter 3.100 of the Code of the City of Portland.

Proposal No.	DESCRIPTION	OPENING DATE
58	SE Main St. 12" Water Main. Call Michele Ackerman, 796-6854. Prequalification in Class 11-Water Lines Required	12/4/90
62	Construct Operating Engineers' Building. Call Michele Ackerman, 796-6854. Prequalification in Class 32-Water Special Required	1-7-91
61-A	Janitorial Services at Parks Community/Cultural Centers. Call Susan Housser, 976-6853.	12/6/90



Protect yourself against BIG LOSSES and COSTLY REPAIRS. Call Levi Russell 289-3648

My name is Levi Russell. I am an experienced housing rehabilitation specialist and home remodeling inspector. I advise homeowners in making improvements to their homes, correcting code violations, selection and quality of materials, selection of contractors, and estimating cost of improvements. I also perform house inspections for home buyers. **For more information, call 289-3648.**

'ALL THE GOOD ONES ARE TAKEN!'

**You've just about given up!
You've tried the dating scene: night clubs, bars, social lounges.
All the prospects just were not what you were looking for in a permanent relationship.**

Please send me more information and a membership packet. I don't want to let this unique opportunity pass me by. I have enclosed \$2.00 for shipping and handling.

Name: _____ Male _____ Female _____

Address: _____

City/State/Zip: _____

I certify that I'm 21 years of age or older, single, and African American.

Signature: _____

African American Singles Network, P.O. Box 12514, Portland, OR 97212, (503)293-7979