

Education For Economic Gain III: It's Out There For You

BY PROFESSOR MCKINLEY BURT

Last week I introduced you to Gale's Encyclopedia Of Associations, "a manual that can serve as a business education in itself." Of course, there are several other publications of the same nature, but I consider this one to be the best. In any case, you need to prowl around the business and technical sections of the downtown public library. There is a whole universe of relevant information with which you may not be familiar. Look over the horizon, another world there.

Closely related to this "Bible" of business and industry, are the "trade magazines" published by either these associations or independent groups. Here, again, you will find the entire spectrum of American business enterprise, retail, wholesales, service, manufacturing, financial, food, drug, cosmetics, contracting, mail order (direct sales), the professions, and so forth. And, similarly, the profiles are "how to do it right"...sales, marketing, accounting, equipment, inventory, finance, personnel, etc.

Early on in those college business and economic classes of my special design, I would assign the students "information retrieval" projects at the public library. The goal was to expand their "frame of reference," and to introduce them to an environment or "way of life," if you will, that they were not likely to encounter on the job or at home—limited by economic circumstance or social factors. I was recently

visited by two black mortgage brokers from Atlanta who asked almost as they entered the door, "are you still teaching that 'information retrieval' technique when you're tutoring?" They're using it at the evening adult education classes they teach. I had many winners in my classes.

Speaking of that, I see that Mr. Lucious Hicks has been elected to the Portland School Board. Back in 1974-75, he had me bring a section of my down town, Portland State business class to his evening University Extension Center, located first on "Union" near Russell, and later at the King School Facility. It was a great move, for we enrolled many northeast residents, both black and white, many of whom launched successful businesses—or who had their entrepreneurial talents recognized by employers who promoted them to management positions (that should be in your thinking, too).

Certainly, there is a great need today for similar "real time" and less-textbook classes in the community. There has to be instructors on board who have "been there"—not just read about it or heard about it. This approach assures that there will be understanding and real comprehension of sometimes rather dull "book larnin'". In the same context, there should be "field trips" to sites where actual business enterprise is being conducted, such that there may be a point-to-point correspondence between what is read/heard

and the reality of the marketplace. There is no substitute and I was able to prove it.

It is in consideration of factors such as we've just discussed that often prompts me to want to just throw up my hands when I see personnel ads for "Minority Business consultants" that emphatically insist on a "college degree" in business or marketing or "experience" in consulting. I know that it costs more money to hire personnel with "real" business experience, but after all what we are about here is advising people whose life-savings are usually at stake—or their mortgaged homes. These agencies can develop a much better structure.

I made it a point in my classes to bring in "real" business persons and professionals from the world of finance—like Conrad Rosing, Vice President for Urban Affairs at U.S. National Bank. We would team-teach at least one class a week, and having also been a principal business loan officer for years, servicing the kind of small and medium size businesses for which I had worked or operated, he brought a real and believable perspective to the curriculum.

Next week we will take a look at some assets and expertise you didn't know you had in most cases. And how to prepare to move from a "threatened" job to business in this time of cut backs, the huge, growing environmental cleanup or restoration industry. It's out there!

Safe Child Foundation Reaches 1,000 Milestone

Through its Buckle Up Kids for Life (BUKL) program, Oregon's Safe Child Foundation has distributed its 1,000th child safety seat certificate, making car rides safer for 1,000 low-income Oregon children.

BUKL, which was launched in August 1992, operates in conjunction with Fred Meyer, Cosco and the state of Oregon. The program subsidized 750 child safety seats in 1992; the Foundation expects that number to double in 1993.

"There's a great deal of satisfaction in knowing that this program is keeping more children safe," explains Foundation President, James Hensel. "But we have a long way to go before all young children in Oregon are safely

using car seats."

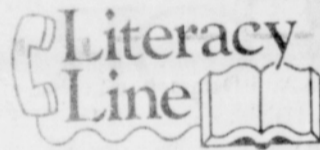
With the donations it raises for the BUKL program, the Safe Child Foundation purchases discounted Fred Meyer merchandise certificates, which the Oregon Health division distributes to pre-qualified low-income families. Families can use these certificates to purchase Cosco child safety seats at Fred Meyer stores for \$20.

BUKL is supported by games from Ater Wynne Hewitt Dodson & Skerritt, Kiwanis Clubs of Oregon; Carpenter Foundation; Children's Trust Fund of Oregon; Hanna Anderson; Jackson Foundation; Portland Group Incorporated; Templeton Foundation; Tucker Foundation; The Collins Foundation; Farmers Insurance Group

of Companies; Oregon Section of the American College of Obstetrics and Gynecology; and State Farm Mutual Automobile Insurance Company.

An Oregon non-profit organization, Safe Child Foundation was established to provide programs and services geared at making Oregon a safer place for children.

1-800-322-8715



Investigators Conclude Koresh Followers Started Fire

Continued from front page

Investigators continued their work at the burned-out remains of the cult compound 10 miles east of Waco. The 51-day standoff at the camp ended a week ago when the fire broke out, apparently killing Koresh and 85 of his followers.

Officials late Sunday identified the first of the bodies removed from the compound as David Michael Jones, 38, a Waco mailman who was also Koresh's brother-in-law and a longtime follower.

According to a government affidavit, Jones tipped off Koresh about the original Feb. 28 raid on the compound after seeing a local television

cameraman waiting outside early that morning. The government says the tip allowed Koresh time to get ready.

Officials Monday identified another one of the bodies recovered from the remains as Shari E. Doyle, 18, of Waco. She died from a gunshot wound to the head and smoke inhalation, they said.

A total of 53 bodies have been found at the compound and 44 of them have been taken to Fort Worth for autopsies and identification.

During an interview Monday on ABC's Good Morning America, Dr. Nizam Peerwani, the Tarrant County

Medical examiner and the man in charge of the autopsies and identification, said 12 autopsies had been completed and Koresh has not been identified.

"We have completed 12 autopsies and I can tell you he is not one of those," he said, explaining officials do have records to identify the cult leader.

Peerwani said they have dental models from an orthodontist taken from Koresh at age 15. They also have obtained X-rays of his back, but they are still looking for better dental records because they believe he had recent work.



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With a HomePartners loan, the amount of money you need for a down payment is about one third

less than even the usual federally insured home loan requires. And most closing costs, for things like title insurance and other fees, don't have to be paid up front—they can be borrowed with the rest of the money.

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A CONVENTIONAL HOME LOAN	VS	A HOMEPARTNERS HOME LOAN
DOWN PAYMENT		
5%		2%
HOW DO YOU GET YOUR DOWN PAYMENT?		
Must be from your own savings		Can be a gift from a relative
NECESSARY REPAIRS		
Must be done before loan is given		All repairs (except those required for health or safety reasons) can be done after loan is given
ADDITIONAL CLOSING COSTS		
All costs must be paid up front		Most costs can be financed
TOTAL CASH REQUIRED AT CLOSING FOR A HOUSE WITH A SALES PRICE OF \$50,000		
(For down payment, up front closing costs, estimated taxes and insurance)		
\$6,250		\$3,196
DO YOU QUALIFY?		
% OF MONTHLY INCOME ALLOWED FOR HOUSE PAYMENT		
28%		Up to 33%
CREDIT HISTORY		
Previous loan experience on cars, credit cards, etc.		Without prior loan experience, landlord references and a good record of paying utility bills can be used to establish credit history.
HomePartners can help you purchase a home in Oregon up to \$65,000. You may be eligible if your annual household income does not exceed the following: 1 person—\$26,300, 2 people—\$30,300, 3 or more people—\$34,300.	 EQUAL HOUSING OPPORTUNITY	(Multnomah, Clackamas, Washington and Yamhill Counties: 1 person—\$30,300, 2 people—\$34,300, 3 or more—\$39,300.) HomePartners loans offered through U.S. Bancorp Mortgage Company.

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