

# NATIONAL



HHS Secretary Donna E. Shalala talks with Air Force Lt. General Albert J. Edmonds after she conducted an electronic purchase Oct. 4, making the Department of Health and Human Services the first federal civilian agency on the government-wide electronic commerce system. General Edmonds is director of the U.S. military's Defense Information Systems Agency. The Department of Defense operates the network through which federal agencies will be able to electronically announce requests for bids, receive bids from private firms and make purchases. Others participating in the launch at HHS included Deputy Undersecretary of Defense Colleen Preston and Steve Kelman, procurement policy administrator, Office of Management and Budget. (HHS photo by Chris Smith)

## The "Rainbow's" New Director!



Shadow Senator for the District of Columbia, Rev. Jesse L. Jackson, center, introduces Angela Davis, right recently appointed Executive Director of the National Rainbow Coalition, to Maurice Cox, Vice President for Diversity and Corporate Development, Pepsi-Cola Company. The occasion was the recent "Friends of the Rainbow Coalition Reception" in Washington. A former Director, Public Defender's Service, Washington, D.C., Ms. Davis is a graduate of the Harvard Law School where she is a visiting professor, teaching trail advocacy workshops. Jackson is the founder and chairman of the Rainbow Coalition.

## Bill Castleberry Appointed Group Manager of Coors Diversity Program

Coors Brewing Company announced the appointment of Bill Castleberry as group manager of the company's expanded diversity program, effective immediately.

Castleberry is charged with executing a well-rounded program to meet the company's goal of building diversity in the workplace. His responsibilities include refining, developing and implementing diversity training programs and workshops for all employees. He also is responsible for the Affirmative Action program and for monitoring the National Black Covenant and the National Hispanic Agreement.

During the 1994 annual meeting, Peter Coors, vice chairman and chief executive officer, said, "I really believe that if we're going to be effective in the United States and in world markets, our workplace needs to reflect the makeup of the marketplace and the communities we serve. As we go forward, you'll see us place a much greater emphasis on diversity at Coors."

Castleberry joins Coors from Louisville, Colo.-base Ohmeda Medical Systems, a subsidiary of the BOC Group. He was the manager of



Bill Castleberry

recruitment, employee relations and training programs. He also was a charter member of BOC's Workforce 2000 Council which is charged with developing diversity policies and initiatives for a work force of 12,000 in North America.

"Bill has exceptional communications and problem-solving skills that will strengthen our management team and help us meet our company goal in the area of diversity," said Leo Kiely, president and chief oper-

ating officers.

"While we are proud of our accomplishments in the area of social responsibility, Bill will take us to the next level," Kiely added. "He will positively affect all of our operating departments by demonstrating the significance of diversity in the communities in which we do business."

Castleberry spent 21 years in the U.S. Air Force, achieving the rank of colonel. Among his many assignments, he served as the director of personnel plans and policy for the Strategic Air Command Headquarters in Omaha, as the director of Personnel at Lowry Air Force Base, and as a human resources executive assistant to the Joint Chiefs of Staff at the Pentagon.

He was graduated from Tennessee State University in Nashville with a bachelor's degree in political science and from Webster University with a master's degree in management. He also is a graduate of the National Defense University where he was a Senior Research Fellow.

Castleberry lives with his wife and two children in Aurora.



**Certified For Success** -- Recent students from the Los Angeles Urban League Automotive Training Center (LAULATC) received more than just diplomas when they graduated -- they also got jobs. Graduates from the Brakes and Suspension and Air Conditioning classes are employed by such companies as Pep Boys, Sears, Tire Station and Toyota dealerships. The LAULATC offers seven classes in the automotive service industry. For more information, call (800) 382-1358.

## Foreign Investors Are Holding 2.25 Trillion In U.S. Securities

**H**ow many of you out there are aware of the fact that foreign investors are holding \$2.25 trillion dollars in U.S. securities and of this amount, they are holding approximately \$600 billion in bonds. They are selling these bonds, and securities as fast as they can.

You are probably saying to yourself, so what. Let me give you an example of what is going on and why they are in such a rush to sell these bonds and securities and how this is going to affect you and your family.

The week of June 1, 1994, I wrote an article for this paper entitled, "How to Make a Profit by Investing in Interest Sensitive Options." Since the writing of that ar-

ticle, interest rates have risen twice, and they are going to start moving upward again. Let me tell you why they are going to start rising again in a very short period of time. In June, July and the middle part of August 1994 you could have taken one U.S. Dollars and purchased 350 yens. Now you can buy only approximately 97 yens for one Federal Reserve Note referred to as a U.S. Dollar.

The currency that is presently being used in this country has declined to the lowest level that it has ever been against other major countries' currency. The only countries that the American Dollar seems to be gaining in strength and value against are Mexico, Rwanda and Haiti. What does this tell you about the American dollar.

These are some of the countries that are having internal turmoil. This being the case, no one knows what is really going to happen in these countries. They are pretty unstable at the present time.

The Japanese, Germans, Koreans etc. are selling their bonds and other securities off because of the decline of the American Dollar. The fund managers of these countries have come under pressure from their investors to sell their holding of American Bonds, Securities etc. The investors have about \$600 billion invested in bonds alone, and they are selling as fast as they can.

Securities and treasury bonds are supposed to be one of the best and most safest securities that one can purchase. When the foreign investors start selling off their bonds, and securities, the stock market will take a real hard dive in the down position. I hope that the investors are prepared for this economic downward turn.

The DOW is going to fall and some investors are going to lose a substantial amount of their investment capital.

This is going to create a rippling effect in the U.S. Economy by the first quarter of 1995. You will see interest rates rise again. The mortgage rates will be some where close to 12% and then 13%. The next thing you will see is 14%. Interest rates always move upward when bonds rates are moving down.

Each day, interest rates exceed \$700 billion dollars. That is approximately 70 times what is traded on all the stock markets in this country in one day. So you can see this is big business. That is why it is so important that interest rates remain low and the dollar remains high in its value.

Interest rates are at the core of the World's Financial Market. Every time the interest rates move up a percentage point, this increase will devastate all investments in this coun-

try. The world debt is approximately 41 trillion dollars. This means that when the interest rates rise one percent, someone has to pay the creditors approximately 41 billion dollars. In this case, you would have to help pay this amount. This is why rising interest rates can cause for many problems in this country and also abroad.

I know that what you have just read was not very pleasant news, but I had to tell you this because you are going to invest in Interest Sensitivity Options and you are going to use the Options Profit Insurance Plan to invest in Gold and Silver. Every time the dollar drops in value, silver and gold prices will go up. It does not cost very much to use this option plan. For example you can control a 5000 ounce silver contract without risk or obligation and all of this can be done by using the Option Profit Insurance Plan, which cost you about \$95.00 to a \$100.00 dollars. You

would be using Call Options because you would be expecting silver prices to go up. If you want more information on this subject, you should talk to a commodities broker.

There is a lot of discussion and a growing movement around this country, and in congress, to return to the gold standard which would help stabilize the monetary system in this country.

In closing, let me say this. If we had monetary system, according to the coinage act of 1792, which is written in the Constitution, making gold and silver the money account, every federal reserve note that is in circulation in this country would have a silver or gold certificate on its face. If this were the case, the U.S. dollar would never had declined in value the way it has today and the foreign investors would have more confidence in the U.S. Dollar.

## National Fire Prevention Week Encourages Home Protection

Preparing your home and family for fire prevention and detection is one of the most important safety precautions you can take. Over the past five years, residential fires have caused nearly \$20 billion in property damages and killed more than 20,000 people in the United States.

October 9-15 has been declared as National Fire Prevention Week in order to educate families in recognizing and eliminating fire hazards.

"Everyone benefits from the energy fire provides for us to cook, heat our homes or give us light," says Doug Sommer, a safety education specialist for the Country Companies insurance group. "However, if fire is not kept under control, it can cause extensive damage to homes and cause loss of lives."

Potential fire hazards are usually hidden in a home. Sommer says most fires result

from faulty electrical wiring, heating and cooking units, or improper use of electrical appliances and outlets. "It is important to recognize these potential fire starters in order to protect your home and family," he says.

Heating and cooking sources can be culprits of a fire and are easily recognized if you know what to look for. Fireplaces and woodburning stoves cause more

problems than most other heat sources. Sommer suggests storing boxes or paper in an open area away from fireplaces, furnaces, water heaters and other heating appliances. Also, make sure that heat sources are properly installed and ventilated before using them, and that flammable material is stored in approved containers.

Although a little housekeeping

will prevent a potential fire, carelessness with fire will result in personal or financial loss. "A majority of fire deaths result from carelessness," explains the Country Companies safety specialist. "Remember to keep matches and lighters away from children. As Adults, set an example by not smoking while drowsy or in bed."

It is important to have fire safety devices in your home to protect your family.

Learning fire safety and preparing your home and family against potential fire damage is important.

The Country Companies insurance group has produced a booklet called "Home, Safe Home" which offers precautions you can take to protect your family and home from fire and other dangers. To obtain a copy of this booklet, contact your local Country Companies agent.