

Family Living

The Portland Observer

Life goes zoom: Yes to curfews

BY ANNA GIEDWOYN

The alarm clock reads 3:00 a.m. when the sound of broken glass pierces the night silence in a quiet neighborhood that could be your own. As a red-handed amateur thief moves abruptly, he is confronted by a revolver; on the other end of the gun stands a homeowner frightened for his life. In self-defense the gun is fired, and a thirteen year old child falls to the ground, having paid the ultimate price for a wrong choice: giving new meaning to the phrase, "a night out."

If this scenario sounds familiar, it might be because it isn't entirely fictional. Tragedies of this kind (and others) have taken place in Portland communities and will continue to occur unless the underlying problem is addressed and challenged. The need for establishing curfews, whether national or state-instituted, is dire.

As a young person myself, I must admit that my immediate reaction to Clinton's proposed curfew law was one of indignation and opposition. "How dare a single, or group of adults, dictate my night activities by restricting the time until which I may stay out?" Not that I had an actual conflict with having to be home at a certain hour, I wouldn't necessarily have to modify my personal schedule in the least. However, all this remained irrelevant, for I felt I at least wanted to be able to do so, if I should so desire.

My feeble argument soon fell apart under scrutiny. Yes, in an ideal world, kids across the land should be able to go out and dance themselves dizzy 'till dawn without any interference from legislation. Unfortunately, I have observed that

society contains more than a few flaws, and consequently, dancing is highly underrated. A more realistic look includes such pastimes as theft, vandalism, and assault, among others.

Setting boundaries is the idea that a curfew proposal embraces. In the America of old, long before drinking age laws were even considered, parents and families were held fully responsible for the well-being of their children; they participated in supervision, families set and determined their individual curfews. Somewhere between then and now, families and the structure of the family unit, has changed. How realistic is it to expect a parent who must work nights, to successfully enforce their teen's curfew? Or, what about the parent who isn't concerned about what time of morning Johnny comes home, and what he's been doing? No reason exists why kids shouldn't be at home and off the streets during extreme hours of the night. The need for curfews exists because we care for the safety of our children.

Even if the proposal never becomes law, it is every parent's obligation to do what they can to ensure the safety of their daughter or son, curfews are an excellent way to do so. Though perhaps viewed inaccurately as a restriction, parents should not feel like the block bully simply because they wish to follow their instinct of protection.

It becomes clear that curfews are less about parental power than they are about safety and protection. So tonight, when the alarm clock reads 3:00 a.m., will we know where our children are? Let's please make sure we do.

Five of the most common money mistakes

BY DR. MICHAEL V. WILKINS

While information pertaining to your personal finances is available from almost every information source, the fact is that people are still making some very common, yet very costly mistakes with their money.

It is with this in mind that Wilkins & Associates have gone through the process of eliminating the 'fluff' in order to present to you a list of five (there are so many more) of the most common mistakes people make with their money:

5. The fifth most common mistake people tend to make in terms of what to do with their money, is **listening to their friends** (and relatives). This is not intended to be negative, nevertheless, we often go to our friends or family who have absolutely no knowledge of detailed financial matters, for detailed advice on what to do with your hard earned money.

We suggest that you keep in mind that if you have a legal problem you seek the advice of a good attorney, if you need a root canal, you seek the services of a good dentist, and if you want sound financial advice, you seek the advice of a good financial management consultant.

4. The fourth most common mis-

take people make with their money is **trying to accumulate money by 'stashing' it away**, at home, or some other not so convenient hiding place (i.e. under the mattress, strong boxes, jars, etc.).

Think about it, if you took your money and hid it by burying it in the backyard (or front yard, if you prefer), ten years from now, when you dug it up (or left instruction and a map for your beneficiary to dig it up) you will have the exact same amount, that you buried.

3. **Lottery Investment Techniques**. (L.I.T.) is very simple. For those of you who play the lottery, think about the techniques you use for choosing your lottery numbers (your birthday, your spouse or children's birthday, ages, house number, years of marriage, or divorce, the list goes on, and on...). Some people who choose to invest in mutual funds, stocks, bonds, and other available investment vehicles, do so with little or no investment knowledge.

Our basic recommendation re-

mains the same seek competent financial advice.

2. The Second most common mistake people make with their money, is **using insurance policies as investment or savings vehicles**. An insurance policy is designed to specifically help reduce the risk of a loss. You should be reminded that insurance policies are designed to protect survivors, not as an investment stake.

The fact is that you should be cautious of those eager salespeople who claim they can do everything you need with one simple insurance policy. Our experience has shown us that many people can actually save money by keeping their investments and savings plans separate from their insurance plans.

While there are some plans that may allow you to accomplish both savings (cash accumulation) while providing a stable 'death benefit' to your beneficiary, you must seek competent advice as to what may be best for you and your family.

1. The number one mistake most people make with their money, is... (Is

it just me, or do you hear the drum roll, also?) **putting their money into Banks!** That's right, depending upon the amount and your goals, you may be losing a great deal by putting your money into banks.

The fact is that many people, put money into banks (i.e. savings accounts, money market accounts, etc.) simply because that is what 'they've always done'. On the other hand, many people don't know what else to do, their parents, and their parents did it, so that is what they learned.

Think about this, if you have over five thousand dollars in a savings account you are presently receiving about two to three percent interest, on your money. Inflation has for the past several years averaged about four percent (you are already behind one or two percent), and then you are taxed on any interest that you receive on that same money (you have just discovered the art of losing money).

It does not take a mental giant to discover that you can do much better by investing your money in various other investment vehicles, which are just as safe as banks, and guarantee you a minimum of 8% or more, for the same benefits (and often more) than a bank offers.



Mt. Hood enrollment goes up

The number of students enrolled for spring term classes at Mt. Hood Community College hit a four-year high with an increase of 12.7 percent over the same period last year.

A report released July 3 by the Office of Research and Planning shows final spring term headcount at 12,938 students as compared to 11,484 for spring term last year.

Student full-time equivalency (SFTE) also increased, up 3.2 over last spring term.

Enrollment rose in eight of the college's 13 divisions, led by Maywood Park Center, up 34.6 percent, and Engineering and Industrial Technology, up 16 percent.

Other divisions showing an increase are Developmental Education, up 9.9 percent; The Center for Community and Economic Development, up 9.9 percent; Business and Computer Technology, up 8.2 percent; Health and Physical Education, up 6.4 percent; Mathematics, up 2.5 percent; and Communication Arts, up .7 percent.

National review team praises Oregon's academic standards

A panel of national education experts today released a report to the State Board of Education praising the high academic standards developed for Oregon students.

The review was requested by State Schools Supt. Norma Paulus. "Our aim is to develop the highest academic standards in the nation," Paulus said. "That's why we asked national experts in a variety of fields to examine our work."

The panel said Oregon is on the right course to set the highest standards in the country. It also said the state has a well-defined and comprehensive testing plan to see whether students meet the standards. Panel chair Edward Roeber, a testing expert with the Council of Chief State School Officers, said Oregon's standards are equal to any being developed elsewhere.

Oregon's partnership between public schools and higher education helps Oregon students move from high school to higher education with greater coherence in their educational programs than found elsewhere, Roeber said. "Unfortunately, such collaboration is all too rare," he said. He praised Oregon's connection between academic standards and employment. "Oregon is the only state in the nation that places equal importance on employability and a college education." He said employability skills are needed by all students. "Many students are successful in college but unsuccessful in employment."

He applauded Oregon for having the courage to have its academic standards examined by national experts. No other state has stepped forward for that scrutiny, he said.

Oregon included the public and education community in developing and reviewing the standards, he said.

Roeber presented several recommendations from the panel. It said

high academic standards are necessary but alone are not sufficient for school improvement. Getting the standards implemented will be the greatest challenge, Roeber said.

He warned the Board that the standards will be so high that a substan-

tial number of students will not meet them. He said state and local educators need to ask themselves how they will respond when this happens.

The panel, which reviewed the standards in June, included curriculum and testing experts, representa-

tives of other states and national organizations such as the Education Commission of the States, National Governors' Association and National Conference of State Legislatures. The Board is expected to approve the standards in September.

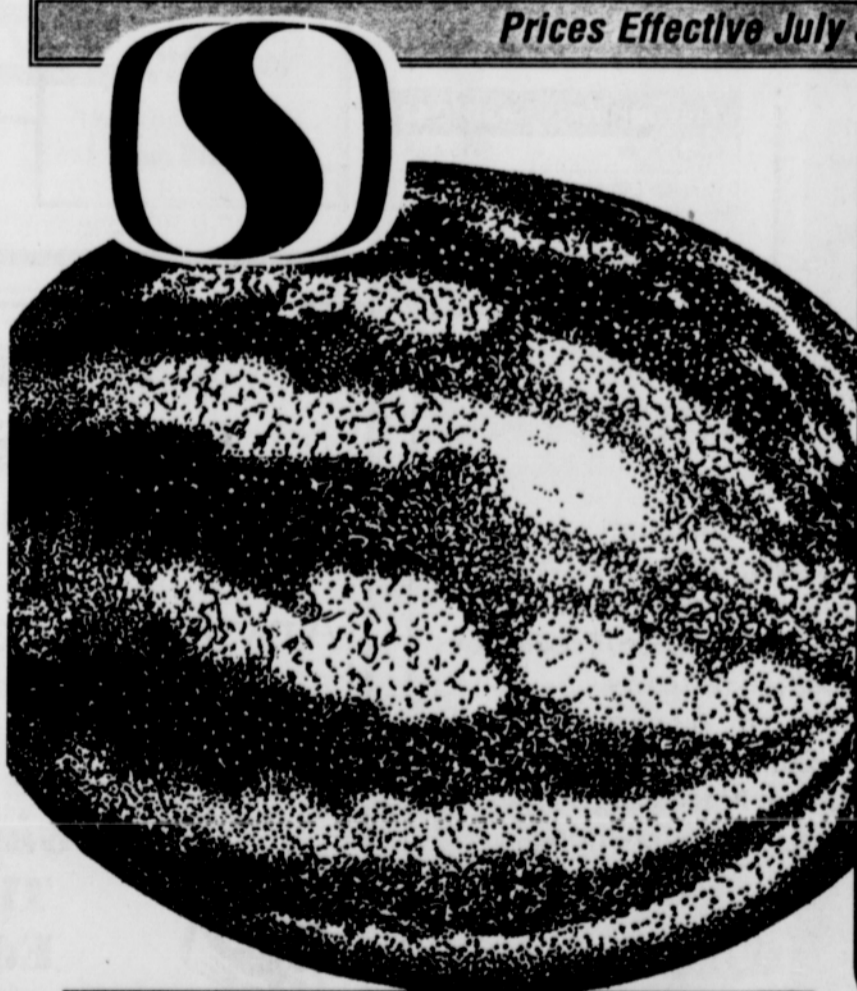
"Waiting Children"



Rayne and Lacey ages 6 and 3 (above) are among the many children in Oregon in need of adoptive families. Single adults, both male and female, as well as couples are welcome to consider adoption. All fees waived. Contact The Special Needs Adoption Coalition at The Boys and Girls Aid Society. (503) 222-9661.

BBQ Sale!

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