

Parenthood Becomes Career Opportunity

Business comes after courses, certification

BY NICOLE HOOPER
THE PORTLAND OBSERVER

Jessie Green decided soon after her daughter Wendy celebrated her first birthday that it was time to leave her job as an account manager and become a full time mother. Unfortunately, most families cannot survive off of a single income. So she used this opportunity to not only spend time with her child but to open a daycare.

Baby Hugs Daycare just celebrated its one-year anniversary. Putting Jessie's goal into fruition was harder than she thought. It took Green two months to make Baby Hugs a full-fledged business. She had to be certified in CPR, food handling and take classes on child abuse and early child development.

When caring for children, Green feels like there is a very thin line between customer and family. Baby Hugs is based on the Christian values she learned as a family member of Daniels Memorial Church. She strives to treat all children like they are her own with the amount of affection and attention she gives her own daughter. Most of the children that attend Baby Hugs have been there since Green opened.

On the business side, it was a challenge in the beginning for Green to find activities to entertain children and to keep their attention. When Green first decided to start a day care she chatted with other people that had in home day care. Having a day care in a building has its own set of criteria that is very different than in home care. Green also has three sisters in laws that also have



PHOTO BY MARK WASHINGTON/THE PORTLAND OBSERVER
Baby Hugs Daycare owner Jessie Green with some the kids in her charge.

I love my children, the kids keep me young, and they are hilarious. No corporate job could ever give me this.

— Jessie Green, Baby Hugs Daycare owner

in home daycares and acted as mentors.

"I'd eventually like to use my home for the sole purpose of an in home day care or to have a center of my own," said Green.

Being self-employed definitely has its own perks but there is a downside. If Green gets sick, she not only has to lose money for that day but many parents have to find alternative childcare or be forced to stay home.

Each morning Green gets up at 5:30 a.m. and the first kid arrives at 6:15 a.m. Most don't leave until 5 p.m. that evening.

Finances and running a business while being a minority and female have been hard issues for Green. She can't afford the costs of hiring a grant writer for grants that she may not get. Business loans are also closed off to her because her business is so new.

This Catch 22 has made Green

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Creating and Building Wealth

"The road to wealth begins with you," says Carla J. Cargle, noted financial expert and author of the new book and companion CD-Roms, *The Financial Truth* [2005, Wealth Builders Publishing, TX].

Cargle covers all aspects of effective money management, including how to be financially prepared for natural disasters, how individuals, couples and families can take control of their fiscal health, assess their "financial compatibility" and develop their own roadmap to economic independence.

"This book and interactive program has been created to help African Americans develop a positive, healthy and spiritual relationship with their money," Cargle says.

"Money does not have the power to do or be anything until you attach your spirit to it. It can't make you wealthy or poor."



Carla Cargle

The *Financial Truth* program consists of three main sections, including one that addresses the soul of money, section two that encompasses an individual's thoughts and relationship with money, plus a third section which examines how one nurtures his or her own personal financial needs, while introducing tools helpful to building and accumulating financial wealth. All of this accomplished—with the all-important spiritual connection to money built-in, which distinguishes this program from all others.

A native of Gary, Indiana, Cargle is an alumnus of Hampton University, where she earned a bachelor's degree in finance. She has been a practicing financial advisor for 14 years and is a registered investment advisor. She is the author of *Humble, Wise and Wealthy*, a spiritually-based personal finance handbook, and she wrote and developed the curriculum for the acclaimed national economic empowerment program, "Know Your Money" for the National Urban League.

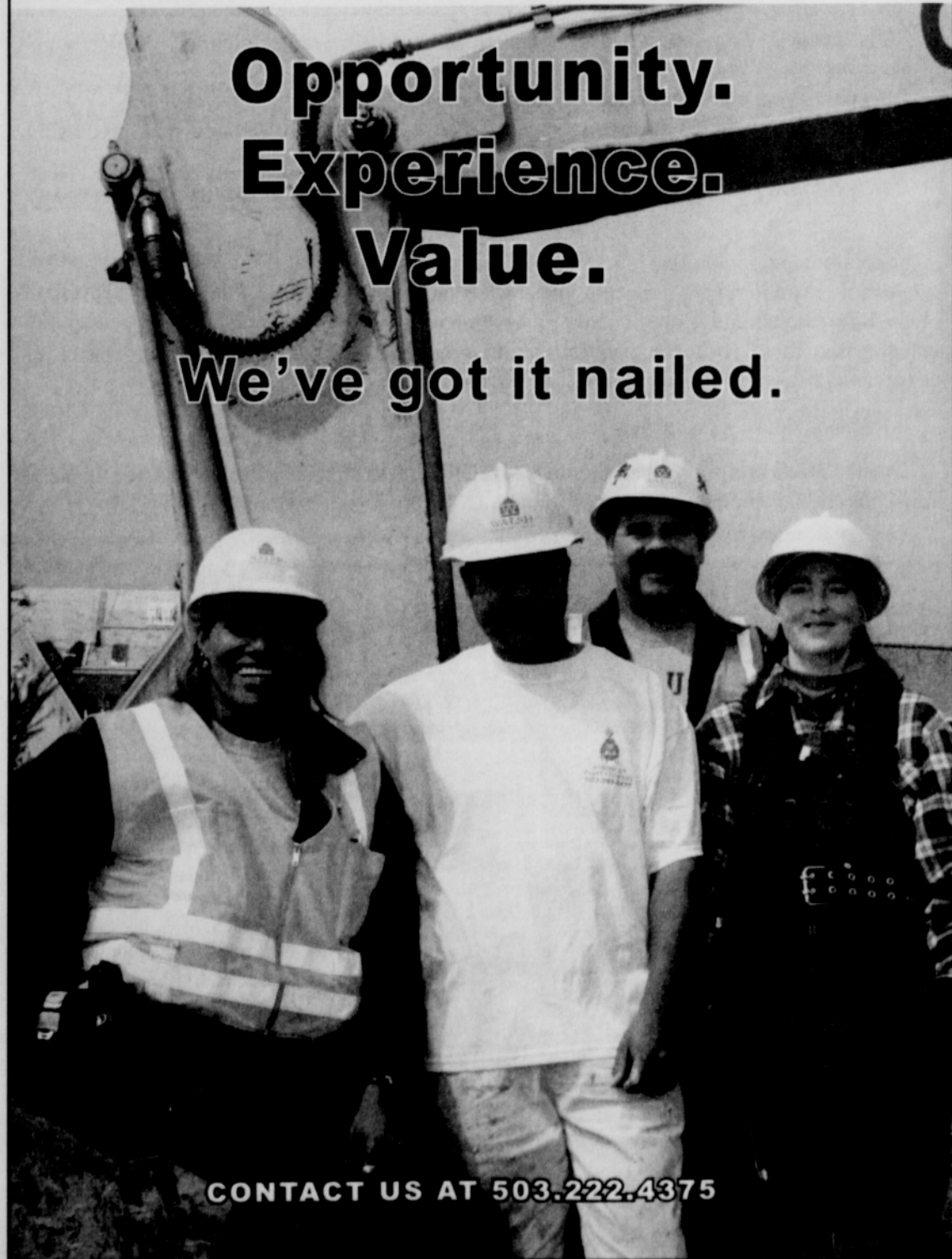


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