

True story: Welfare to wealth in 60 seconds

James Hart

Special to Sentinel-Voice

Ever ask yourself how working people create cash and asset rich investment portfolios? Do you want to know the best, fastest and safest way to true wealth? Are you hungry for more "know how" to achieve your dreams? Are you earnestly seeking life-changing information?

Sharon Coleman, (we shall call her) is an humble mother with two boys. Unfortunately, she is divorced, hurting, afraid, and on welfare.

It's Sunday evening and her ex-husband has the children. In a rare moment alone, Sharon is gazing through her bedroom window into the twilight, nearly hypnotized, as if staring deeply into the future.

Earlier, Sharon has read my article in her newspaper. She wants to call but her inner-voice cries: "you're on AFDC, you get \$770 a month, you know nothing about business or investments—how can he help you?"

Nevertheless, she bravely called anyway. Here is the plan we created in 60 seconds that revolutionized her thinking, and changed her life.

The Spark, Light and Hammer

The spark. Sharon's expenses were fixed at \$608 a month, which meant her debt-to-income ratio (Dir) was seventy-nine percent; that's too high. Ideally, you want a (Dir) of 49 percent or lower.

So we created a plan and achieved the latter. Sharon was able to save \$2,676 in less than a year.

The light. Behind most successful people, you find nestled in the Glial cells of their mind: the encouragement, advice and wisdom of a mentor. Therefore we made arrangements to get Sharon some wise economic counsel.

The hammer. Sharon committed to save and invest versus spend and consume; which of course, is the secret to true wealth. The trigger was set.

On Jan. 19, 1999 in my syndicated column titled,

These "Megatrends Can Make You Rich," I predicted major price rises in oil and gold. Later, I wrote about big money moves in five-to-seven Y2K stocks.

As you know, the oil markets have exploded: every \$800 invested in oil and \$500 into gold made savvy investors \$18,010 and \$4,675, or more! Oracle, one of my Y2K stock picks skyrocketed from \$27 a share to \$79. Looking back, Sharon invested all of \$1,700 into the oil markets.

To date, Sharon's investment portfolio has earned her \$42,457 and it's still growing. (She plans to buy a new home, greatly increase the size of her portfolio, and learn how Wall Street millionaires takeover investment property with none of their own cash or credit.) Can you sense something deeper here?

Like Sharon, your mind is millions of dollars. Your core brain, on average, can process several million bits of information per second. You possess financial genius of which you are probably, unaware.

So why not use it? Why not strive to get million-dollar results? Better yet, use it to create an investment portfolio making \$8,000 to \$15,000 a month. As your portfolio gets bigger and bigger:

Can you kiss your co-workers good-bye and quit your job? Are you stepping out of a pearl black and tan, convertible Jaguar and headed inside of your beautiful custom home to relax and enjoy another mesmerizing ocean view?

More importantly, with big chunks of money in businesses, banks and brokerage houses, imagine how you can positively influence your family and community. Does this mean you are going to commit to more success now? Great! Because dreams do come true.

First establish a Dir of 49 percent or lower. This way you control the majority share of your income. Second, get wise economic counsel from someone who understands and nurtures your genius. Third, save and invest.

Juvenile

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released in February by the nonprofit Justice Policy Institute that examined the juvenile justice system in California.

Dan Macallair, the institute's co-director and the study's co-author, told *The New York Times*, "California has a double standard: throw kids of color behind bars, but rehabilitate white kids who commit comparable crimes."

This double standard at both the state and national level has continued, and perhaps grown even sharper as juvenile crime has declined in recent years as precipitously as adult crime. Obviously, all Americans can be grateful for such declines, and for the efforts law enforcement agencies and community and other organizations have made to establish and maintain the peace and help teens be law-abiding.

And we're not naive. We realize that many young people who run afoul of the law probably have committed some offense. Some of them would never be mistaken for angels.

But none of that explains or excuses these blatant disparities in the way the criminal justice system handles, on the one hand, black, Hispanic and Asian American youngsters, and, on the other, white youngsters who commit the same offenses.

Attorney General Janet Reno deserves kudos for helping to expose the rampant racism in juvenile sentencing. The question we all have to answer now is how we act quickly to get the "juvenile injustice system" to clean up its act.

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Empowerment

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saxophone player and attends that music clinic from 10 (a.m.) to 12 (p.m.) that day," Rutledge said. "Students will put their names into a drawing bin and whoever's name is pulled will win the sax."

Proceeding with an overview of most, though not necessarily all of the plans made to date, he went on to say: "On the 20th we're having an all-day series of activities at the West Las Vegas Art Center and Theatre. Mr. Imagination will be there as well to host workshops for some neighborhood kids outside of the school district."

And he described special events scheduled for what's being called "College Week," a veritable clearinghouse of information for college-bound students.

"The week of the 22nd to the 26th we'll be highlighting specific college and university opportunities (including scholarships," he said. "We'll be having various admissions officers from throughout the nation calling in, talking about their college (and) what admission opportunities exist, what scholarship opportunities exist."

"College," he said, "sometimes, it's just a matter of how many times you hear it — and (that) automatically triggers something. That's how kids really assign themselves to a lot of the things they hear on the radio, through repetition."

In keeping with its theme, the campaign also recognizes the power gained through knowledge about technology, which is ubiquitous in modern society.

To that end, Rutledge said, "We've got some computer

workshops that we're scheduling for the 20th at the West Las Vegas Theatre. I got two computer technicians to hold a workshop on how to operate your computer system and I'll be hosting a workshop on music editing systems."

Perhaps the most far-reaching initiative of Community Empowerment Month is one that will attempt to mitigate violence in the community.

"We're also on the 20th going to kick off our "Peace in America's Streets" peace campaign. This will be our fourth year and we do a lot of air coverage on it," Rutledge said.

"Throughout the whole summer we have these forms which students fill out — parents fill them out too — and they basically pledge to keep their community ever-peaceful during the summer months. Each day we'll pull one of the forms and we'll give that particular person a prize — a tee-shirt, a CD or something to that effect," he said.

"Sunday, the 21st of May, we're having a live broadcast from a local church. It will be a gospel/inspirational musical from three to five o'clock," said Rutledge, who by week's end will finalize plans for other activities now considered tentative.

For radio stations like KCEP, Rutledge thinks of projects such as Community Empowerment Month as obligations, not options.

"My theory is radio needs to do a lot more than what it's doing," he said. "As general manager I think our responsibility is to not only mirror what's musically popular, but (also) to give our community a good balance, give our kids a chance and give parents a chance to really express themselves."

Mugabe

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independence pledge, "We think the donors, including Great Britain, have to deliver."

President Mugabe has repeatedly denounced Tony Blair's regime as being "worse than the Tories" because the new Labor government refuses its legal obligation to help in Zimbabwe's land program using the argument that it has no ties to colonialism.

More than one billion U.S. dollars are needed to resettle millions of black rural families who eke out a precarious living on barren communal lands.

Since independence in 1980, less than 100,000 families have been resettled and yet the majority of the Zimbabweans live in congested marginal rural areas, characterized by infertile soils, unreliable rainfall and restricted access to natural resources essential for their survival.

Commenting on calls by Southern African leaders to honor its commitments, British Foreign Office Minister, Peter Hain, said the money was available, but only if land reform was "within the rule of law."

A delegation headed by local government Minister John Nkomo is due to discuss the issue.

EMPLOYMENT

AREA EXTENSION SPECIALIST

The University of Nevada Cooperative Extension is seeking candidates for Area Extension Specialist. The position focuses on community education programming that emphasizes the impact of plants on people rather than people on plants, as well as the interactions of the two. It involves the physical, social, and psychological aspects of horticulture. This position is responsible for planning, developing, coordinating and evaluation teaching programs in Master Gardeners, community gardens, community supported agriculture through volunteerism and the school system; developing curriculum and assessing community needs through a variety of methods; collaborating with community agencies; publishing in appropriate journals; conducting applied research in community horticulture/volunteer management; and obtaining outside funding through grant-writing. A Master's Degree in Liberal Arts, Horticulture, Psychology, Sociology, Education or related field is required, with a minimum of three years experience in volunteer management, gardening (preferably community gardening), and working with diverse audiences OR a Doctorate with a minimum of two years experience as above. Demonstrated evidence of public speaking/teaching skills, strong curriculum development skills and teamwork abilities is required. Skills in interpersonal communication, teamwork, developing programs for youth, publication, grant writing, and applied research are highly desired. This position is located in Las Vegas, Nevada. Application deadline is May 31, 2000. Please send 1) cover letter of describing your professional and volunteer experience as it relates to this position, 2) one page description statements on the following — a) your leadership experience and opportunities and opportunities to work with diverse audiences b) your scholarly activities including research, publication and grant-funding success c) your community-based instructional experience, curriculum development and implementation activities and needs assessments skills d) your professional and/or personal volunteer experience, 3) resume, 4) official transcripts, and 5) three current letters of reference to: Jill Ukeiley, Search Secretary, Nevada Cooperative Extension, 2345 Redrock, Suite 100, Las Vegas, Nevada 89146; E-mail: jukeiley@agnt1.ag.unr.edu. Phone (702) 222-3130 or FAX (702) 222-3101. AA/EOE. UNR employs only U.S. citizens and persons lawfully authorized to work in the U.S.

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