

# Financial expert: Shoppers must become creative

By Ayana Jones  
*Special to Sentinel-Voice*  
 PHILADELPHIA (NNPA) — Personal finance expert Lynette Khalfani-Cox wants to help people navigate holiday shopping during these tough economic times. “The Money Coach,” is encouraging consumers to be judicious in their spending and to shop smarter. “I don’t want to be the person who is going to be the killjoy. I certainly don’t want to suggest to people that you should not spend at all this holiday season,” she said

during a recent stop in Philadelphia. “If you are going to be out there shopping, just be real smart about how you’re spending your dollars this holiday season,” said Khalfani-Cox, who has offered her financial wisdom on CNN and television shows such as “Good Morning America” and “The Oprah Winfrey Show.” With that in mind, she encourages women to forgo high-end specialty stores and opt for frugal fashions at retail chains like Fashion Bug

or Lane Bryant. “I’m a total recessionista,” Khalfani-Cox admitted. “I’m that girl who likes to look great, but I’m budget conscious.” For those who are heading out to the malls, she suggests that they use a stopwatch to keep track of time and bring along a budget-minded friend. She also suggested that shoppers utilize layaway plans instead of credit cards. “It’s okay to get small things with a big impact,” said Khalfani-Cox, noting

that accessories such as belts or cosmetic jewelry, beauty and cosmetic products make inexpensive gifts for women. When it comes to shopping for children, she encourages parents to use the holiday season as a teachable moment. “Parents should not feel guilty about not splurging on their kids, especially during this downturn. If anything we should use this as an opportunity to talk to them about the true meaning of the season and about the reality of (their) finances,” said the

mother of three. For instance, one of her favorite gifts for children is the Money Savvy Pig — a piggy bank that has four chambers in it: one for saving, one for spending, one for donations and one for investing. These days, tech-savvy teenagers are hoping for Christmas gifts such as the latest cell phone on the market. Instead of splurging for a fancy phone, Khalfani-Cox recommends purchasing a pre-paid inexpensive model as a possible alternative.

“It’s teaching them a little bit about delayed gratification and it’s helping them to appreciate lower priced products,” Khalfani-Cox said. Last Christmas, she set a limit of \$100 to spend on gifts for her three children. “I don’t want the kids to think of the holidays as shopping galore,” she said. As someone who was \$100,000 in credit card debt, Khalfani-Cox has been down the road of overspending on gifts, presents and things that she didn’t need. After paying off credit cards in three years, she wrote the *New York Times* bestseller “Zero Debt: The Ultimate Guide to Financial Freedom.”

## Colors

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 Obama’s Blackness is somehow mitigated by being biracial.” Then there are the questions remaining from Obama’s entry into national politics, when some Blacks were leery of this Hawaiian-born newcomer who did not share their history. Linda Bob, a Black schoolteacher from Eustis, Fla., said that calling Obama Black when he was raised in a White family and none of his ancestors experienced slavery could cause some to ignore or forget the history of racial injustice. “It just seems unfair to totally label him African-American without acknowledging that he was born to a White mother,” she said. “It makes you feel like he doesn’t have a class, a group.” There is at least one group eagerly waiting for Obama to

embrace them. “To me, as to increasing numbers of mixed-race people, Barack Obama is not our first Black president. He is our first biracial, bicultural president ... a bridge between races, a living symbol of tolerance, a signal that strict racial categories must go,” Marie Arana wrote in the *Washington Post*. He’s a bridge between eras as well. The multiracial category “wasn’t there when I was growing up,” said John McWhorter, a 43-year-old fellow at the Manhattan Institute’s Center for Race and Ethnicity, who is Black. “In the ’70s and the ’80s, if somebody had one White parent and one Black parent, the idea was they were Black and had better get used to it and develop this Black identity. That’s now changing.” Latinos, whom the census identifies as an ethnic group

and not a race, were not counted separately by the government until the 1970s. After the 1990 census, many people complained that the four racial categories — White, Black, Asian, and American Indian/Alaska native — did not fit them. The government then allowed people to check more than one box. (It also added a fifth category, for Hawaiian and Pacific Islanders.) Six million people, or 2 percent of the population, now say they belong to more than one race, according to the most recent census figures. Another 19 million people, or 6 percent of the population, identify themselves as “some other race” than the five available choices. The White House Office of Management and Budget, which oversees the census, specifically decided not to

add a “multiracial” category, deeming it not a race in and of itself. The debate over Obama’s identity is just the latest step in a journey he unflinchingly chronicled in his memoir, “Dreams from My Father.” As a teenager, grappling with the social separation of his White classmates, “I had no idea who my own self was,” Obama wrote. In college in the 1970s, like millions of other dark-skinned Americans searching for self respect in a discriminatory nation, Obama found refuge in Blackness. Classmates who sidestepped the label “Black” in favor of “multiracial” chafed at Obama’s newfound pride: “They avoided Black people,” he wrote. “It wasn’t a matter of conscious choice, necessarily, just a matter of gravitational pull, the way integration always worked, a

one-way street. The minority assimilated into the dominant culture, not the other way around.” In his memoir, Obama says he was deeply affected by reading that Malcolm X, the Black nationalist-turned-humanist, once wished his White blood could be expunged. “Traveling down the road to self-respect my own White blood would never recede into mere abstraction,” Obama wrote. “I was left to wonder what else I would be severing if I left my mother and my grandparents at some uncharted border.”

For those who are striving not to open their wallets during the season, Cox suggested tapping into your creative side and making something artistic such as a scrapbook or taking a collection of baseball cards and cataloging them in a nice display. She concludes, “Get creative this holiday season. Nobody is going to bat an eye if you make something for them as opposed to buying something for them.” Ayana Jones writes for the *Philadelphia Tribune*.

## Activism

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 help the Black community that is in the self-interest of the general population.” Still, there are enemies even to that vision. Jarrett laments news of reported racial hate crimes and attacks that have happened in response to Obama’s election. “He has absolutely no tolerance for racial injustice, regardless of the race that it’s been directed toward,” she said. “He feels very strongly that we have to come together and stop the racial injustice that has ravaged our country in the past.” Still, she says, nothing will distract him from the goals he has set to change the way business is done in American politics. She cites his personal experience as perhaps his best guide. “He knows what it’s like to grow up without a father. He knows what it’s like to

have a mom struggling between being at home with her family and being away working. He knows what it’s like to have to put himself through school through scholarships and piece together and work so that he can get the quality education that will allow him to be the kind of president that he’s going to be. And so, there’s a level of empathy having walked in the shoes of those who are the less fortunate,” Jarrett said. “I think our country is so fortunate to have a president whose life has not been so easy.” Still, America’s first African-American president is taking on levels of responsibility never seen in American history. Jarrett is optimistic. “Our challenges are so immense. We haven’t been in this kind of economic crisis since the great depression.

We have two wars going on. We have our climate that’s in peril, we have our public school system that needs an enormous amount of help, we have an energy crisis in our country, we have a

healthcare problem in our country,” She concludes, “Change does not come easy. There will be many forces that will want to continue the status quo. We have to rise above that.”

### LEGAL NOTICES

**CLARK COUNTY PUBLIC WORKS  
 REQUEST FOR STATEMENT OF QUALIFICATIONS  
 FOR PROFESSIONAL SERVICES**

Clark County Public Works requests Statements of Qualifications (SOQ) over the Internet from firms to provide various professional engineering, surveying, right-of-way, landscape architecture and related services for Public Works projects during the period of July 1, 2009 through December 31, 2010. Firms responding should: (1) have an office located in Clark County, Nevada; and (2) be prepared to perform the majority of any work offered in Clark County, Nevada.

Beginning January 8, 2009, an Electronic – Statement of Qualifications (E-SOQ) Users Guide is available **online** at [www.accessclarkcounty.com/pubworks/soq](http://www.accessclarkcounty.com/pubworks/soq). The E-SOQ Users Guide describes the types of Services and Works requested, qualifications requested for each type of Work, the submittal requirements and Internet submittal instructions.

Selection is based upon evaluation of the following factors: (1) The firm’s qualifications and experiences to provide the desired services; (2) Experience and qualifications of the firm’s employees to perform the desired services; (3) The firm’s equipment resources; and (4) Past history of providing similar services in the last five years.

All submittals are evaluated and ranked for each type of Service proposed and for the several types of Services needed to complete a specific kind of project. The final rankings will be presented to the Board of County Commissioners for approval in June 2009.

It is mandatory for interested firms to review the E-SOQ Users Guide and submit according to the instructions. Only properly completed SOQs will be considered.

**Interested firms can work on their submittals online from January 20, 2009 to March 23, 2009 at 5:00 p.m. Submittals will be automatically accepted online at 5:00 p.m. Pacific Time on March 23, 2009. No SOQs will be considered after the posted closing date and time.** To assist firms in the preparation of their submittals, Public Works is pleased to present a comprehensive eLearning program via webcast. Five (5) sessions of live, interactive training will be offered with the eSOQ online classroom - both convenient and free! Visit us online at [www.accessclarkcounty.com/pubworks/soq](http://www.accessclarkcounty.com/pubworks/soq) for the webcast schedule or email the eLearning Coordinator at [soq@co.clark.nv.us](mailto:soq@co.clark.nv.us) for more information.

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