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someone you trust to explain it. Your signature means you agree to the terms of the warranty. Know what the contract says before you sign it!

Car warranties usually tell you 1) what kind of repairs the seller will make on your car, and 2) how long the warranty is effective after the sale. Not all used cars have warranties. In fact, most are sold "As Is" which means the seller is not responsible for any repairs once you've signed the contract — YOU have to pay for any repairs. "As Is" is the same as NO WARRANTY. However, used car dealers are required by law to let you know there is no warranty. The words "As Is" must appear clearly on the sales contract.

ly on the sales contract.

A car sold "As Is" is usually cheaper than the same car sold with a warranty. Before buying an "As Is" car, you need to find out what kind of repairs may be needed and how much they could cost. A test drive will give you an idea of the car's condition and a chance to decide whether or not you're comfortable with it. Let the engine warm up while you check to see that the turn signals, lights, high beams, windshied wipers, heater, air conditioning, horn, door locks and windows are all working properly. Check for even wear on the tire treads and see if there is a spare tire and tire jack. Open the hood and listen to the sound of the engine as it idles—it should be smooth. Check for smoke out of the tailpipes—if it's black or dark blue, it could mean expensive engine repairs. A car sold "As Is" is usually cheaper than the

expensive engine repairs.

Drive the car at least ten miles under all kinds of conditions — open highway, city traffic, bumpy roads. Drive it at 55 mph and apply the brakes — the car should stop quickly and straight. The steering should not be loose. The car should move through the gears smoothly whether it's an automatic or manual transmission. If it's a manual, drive it in reverse fifty yards or so — if the car pops out of gear, it could mean expensive transmission work.

Make notes of anything that is missing or doesn't; work well to mention to the seller later. Some used car dealers will agree to make minor repairs if you buy the car. If so, make sure those promises are written on the contract.

In the long run, it may be worth the \$10-\$20 cost of having a mechanic thoroughly check out the car. A mechanic can tell you more precisely what work is needed and about how much it will cost. Then you can decide if the car is worth buying "As Is".

No recent issue in foreign affairs has aroused as much heated controversy as the American role in El Salvador. A number of critics of the Administration's policy toward that tiny Central American country have argued that we have no business backothers have argued that the Salvadoran military is the only force capable of preventing the victory of anti-American Marxist-Leninist guerrillas who threaten the stability of the entire Central American region and our own national security.

The American labor movement has taken a middle position. It has indicated that it is willing to endorse continued U.S. financial assistance to El Salvador so long as that country's leaders remain committed to pursuing a policy of authentic land reform, the cornerstone of social justice. American labor has argued for a peaceful solution to this tragic country's plight and therefore viewed elec-tions in El Salvador as a potentially important step in a peaceful transition to democracy and stability.

In calling for such a policy the AFL-CIO has reflected the views of the leading peasants' and urban workers' trade unions, believing that they represent the sentiments of the vast majority of El

Salvador's working people.
When elections were called for late March, many critics argued that they would be an unmitigated disaster. Opposition left-wing parties had urged a boycott of the elections and the Leninist guerrillas had boldly predicted that they would conduct a military offensive that would paralyze the country and make the elections impossible to carry out. Some American newspaper pundits suggested that in a country as poor as El Salvador, people are more interested in bread and land than in casting a vote which may not affect their lvies in the slightest.

Opinions on the voter turnout were offered from all circles. Some predicted that fifteen per cent of El Salvador's 1.5 million eligible voters would take part. The optimists predicted a turnout of no better than 35-40 per cent. In the midst of a dangerous war, the argument went, most people would stay at home. There could be no legitimate election.

All of these opinions and analyses were made by outsiders. Regrettably no one had bothered to consult the Salvadoran people.

For on March 28th, they delivered their own verdict on the electoral process. And that verdict was

for democracy and peaceful change.

I traveled to El Salvador to witness the elections as part of a non-governmental delegation organized by Freedom House, a highly respected U.S. human rights organization. I was able to witness the electoral process in numerous polling sites and to speak with many ordinary Salvadorans. From most of them I heard the same message: what they wanted above all was an end to the bloodshed. They were

voting, many told me, to register their support for peace.

The outpouring of voter participation astounded even the optimists. When the counting was completed, approximately eighty per cent of the country's adults had exercised their and this franchise, Central despite America's history of electoral fraud and military coups which denied ordinary people a say in determining their country's future.

The outpouring of voters was a tremendous boost for the democratic process. These ordinary people, many of them illiterate or uneducated, were asserting that they wanted to determine their destiny.

The results of the voting indicate that the moderate Christian Democratic Party continues to be that country's most popular political group. The electoral strength of the antidemocratic, right-wing Arena Party surprised many. But in the Salvadoran context, that party's demagogic promise of bringing order to the country by wiping out the guerrillas exerted a great deal of appeal to people victimized by three years of devastating and bloody civil war.

The Arena Party is indeed anti-democratic, but if it seeks to act in an undemocratic way, it will lose most of the significant support it won through the ballot box. For the very process of democratic elections has created an unwritten code of conduct to which Salvadoran political leaders must respond. Even the anti-democratic guerrillas must confront the reality that the Salvadoran people do not desire to take up arms to change their society, but prefer to turn to an orderly democratic and peaceful process for resolving political differences.

For Americans, particularly for the fifty per cer of eligible voters who did not vote in the 1980 Presidential elec-tions the fervor and perseverance with which rae Salvadoran people participated in their own Mections stands as a bining example of how medius is the right to

Cocktails, Commitment, Commerce Color of the Chamber

By Charles E. Belle

What is smart, selective, strong, dark and wears a business suit — any member of the Black Business Chamber of Commerce. Combining sales skills and sophisticated management methods while making do with a martini in one hand is good practice for your perception on business or life. Like forty other folks, I found my way to the elegant "Assay Office" restaurant and bar in San Francisco last month for a meeting of the San Francisco Black Business Chamber of Commerce. Considering the plush and prosperous place the meeting was being held in a "National Historic Registered Landmark" building, boy were we impressed by its dapper black American owner, Jimmy Thigpen. Of course, he is originally from Chicago like me — that explains everything. Actually there were a lot of sharp and curvy ("sexist" remark) people at the Chamber. Coming together obviously for both facts and

figures (another "sexist" remark).

Furniture and antiques in the Assay Office restaurant and bar are old world charm with modern chic cuisine. An enhancing and comfortable chamber to discuss commerce and personal compliments (see above for type of remark). Owner Jim Thigpen was not the only Jim in business for himself soliciting contacts for more available business. Jim Jefferson, Jefferson Associates, Inc., engineers; Frederick E. Jordan, Avent Associates, Inc., financiers; L. Andrew Jeanpierre, Jeanpierre,

Taylor & Co., Certified Public Accountants; Pello Smith, ABEC Medical Co., medical equipment sales; and, Earl H. White, Earl White & Co., consales; and, Earl H. White, Earl White & Co., consultants, constitute the chamber's executive board. Beautiful people with more business on their minds. The thrust of the team "is to seek economic parity and promote perpetual flow of opportunities to local black owned businesses." Being membership supported, they solicit all interested black American businessmen and women to join the Chamber All businessmen and women to join the Chamber. All across the country, the concept of organizing and operating with the aid of a Black Chamber of Commerce is taking hold. Having "enterprise zones" as proposed by the President will proliferate these Chambers.

Coming together under a common banner for more business opportunities is a sound business principal, particularly for black American people. Our businesses tend to be small where the greatest number of failures are found. Business failures are climbing sharply all around. They jumped from 24 per 10,000 in 1978 to a rate of 83 per 10,000 now, up 245% in four years. The family that plays together, stays together a lot longer. For a longer business life, black American businessmen and women should consider joining a black American Chamber of Commerce - now. It may not only enhance your survival, it may save your life.

## Mastering the College Financial Course

You can ride the college tuition escalator without falling off. Financial writer Roger Harris advised in the May issue of Families, "Don't lose heart. Ironically, in these worst times for college costs, it's still the best of times for scrounging around for various loans, scholarships, work-study aids and other resources for meeting those costs.

Harris points out that if you don't qualify for a Guaranteed Student Loan or the National Direct Student Loan programs, you might check the Auxiliary Loan to Assist Students. According to Harris, "Like the federal student loans, this loan plan is guaranteed by the government — only it carries a fourteen per cent interest rate."

And scholarships are out there. "In fact," he writes, "there's an estimated billion dollars a year in scholarship and tuition-assistance grants waiting to be plucked from various donors.'

The trick is to find out who is doing the offering.

Consult high school and college financial aid offices, your state department of education, and local civic and professional organizations to see what they offer. Don't be reluctant to apply. Most scholarship committees don't expect applicants to have genius IQ's.

And since housing costs play a large part in the rising cost of college, you might want to consider cooperative housing. Students can trade their labor for cost savings. In one cooperative house at the University of Michigan, students were able to lop \$450-1500 off the normal dormitory bill for the school year by working a mere four to six hours a

Harris compares searching for all the available financial aid to taking a course: "There's plenty of hard work involved, but if you master the course, it could be the most important grade of your financial

