

Some years ago I discovered that neglecting deadlines was a very costly matter that was surrounded by hidden traps. Hidden traps that not only caused me to pay extra money by carelessness but which also affected my credit rating. Thus, by trial and error I learned the value of deadlines.

Trap One, I discovered, is creditors and taxing authorities send the bills out two or three weeks before the deadline or due date. I honestly believe that this practice of the business world is on purpose in hope that most people will forget or misplace the bill by the due date. However, I now make sure that I don't forget or misplace my bills by keeping them in a special place, envelope marked ten days before deadline, and pay them.

Trap Two applies to my creditors who charge me what they call "interest" for late payment and/or creditors who are receiving interest add what they call an additional service charge. Watching the deadlines or due dates of creditors is most important because these are the folks who can make or break one's credit rating without one word of notification to you.

Trap Three belongs to government taxing authorities. Penalties for late filing and an additional interest are charged on the amount of money due. Since taxing authorities have an untouchable power for collecting monies such as pressuring for

Business Hints

The Traps of Deadlines Are Costly

By Luanna C. Blagrove
Author and Business Consultant

payment of due obligation when one does not have the money, attachment of both business and personal properties and closing down businesses, I faithfully do three things: (1) keep my bookkeeping up-to-date; (2) do not spend money collected by me for government agencies; and (3) file reports before the deadline with monies due.

Make it easy on yourself by filing reports with taxing authorities even when you do not have the monies to pay the obligation. Not only will you save money, but your business will thank you and so will your peace of mind.

Fact 5. The lack of constructive instructions and informative research material on the proprietor also leaves unknown the unpublishized functions, roles, duties and responsibilities of professional advisors (accountants, lawyers and consultants) which every businessowner should be well aware of and the im-

portant role they play in a business.

Fact 6. In the 60's the "small business" authorities presented the business world with triplets. The word "minority" which includes blacks, women (white and black), Hispanics and other nationalities that I destroyed immediately since true business is green, checks that don't bounce, or sign on the dotted line. However, the Minority Development Agency and the Minority Contractors Agreement, which are both useful tools when used properly, I have come to regard as a detrimental oppressive weapon in their present endeavor because they do not address true business aspects and needs in aiding the limited businessowners whom they do assist.

It is no secret that a business, embodied with constraints and restrictions, belongs to its owner who must perform or have someone else perform

definite functions, roles, duties and takes responsibility for the business. However, if one does not know what his functions, roles, duties and responsibilities are he cannot perform them. Likewise, if one does not know the functions, roles, duties and responsibilities or professional advisors he cannot use them constructively.

In reality, business is a game with opponents, accomplishes, set rules and a definite strategy that is applicable to every businessowner. The secret is to learn the game whether through trial and error, academic or informative research material.

It is true that the present economic conditions may appear bleak for many businesses (exploitation of the 60's), but like the oil crisis which covered up the Watergate case for so long and disappeared, so will present economic conditions. However, the rebound of the economic conditions may be even more bleak by unknowledgeable businessowners who do not know the basic language, laws, customs and habits as they pertain to the proprietor business structure and apply the same.

To aid existing and potential businessowners I have written, in everyday language, several books which are exclusively for individual needs of proprietor and partnership businessowners. To obtain a list of these books send request to: Blagrove Publications, P.O. Box 584 M.O., Manchester CT 06040.

Letters to the Editor:

Committee Endorsement

I received on July 30, 1982 the most recent copy of *The Carolina Times* in which there appeared an excellent and well balanced article reporting the events surrounding the Durham Committee on the Affairs of Black People's endorsement of Roland Leary in the run-off for Durham County Sheriff. I was a vigorous supporter of Mr. Leary so I was obviously pleased with the endorsement. More importantly however, I commend the Durham Committee for being open minded and honest enough to re-examine its endorsement in the first primary and, based on facts which had not been available to them the first time, make a change. Members of the Committee would seem to approach matters such as these in a very open and conscientious manner and are not guilty of the so called "wheeling and dealing" that is often suggested in the media.

The endorsement of Mr. Leary reflected, I believe, a sincere belief on the part of the Durham Committee that he was better qualified than the incumbent Sheriff and that admitting a mistake the first time was much preferable to endorsing the incumbent Sheriff again merely for the purpose of appearing consistent. The Committee is to be commended for this approach. The great majority of all voters in Durham County obviously agreed with the assessment of the Committee as the election results clearly show.

The actions of the Committee in changing its endorsement did a lot more for its credibility in the eyes of the County at large than blindly rubber stamping a previous endorsement without further examination.

—Charles Darsie

Congressional Race Story

I purchased my first issue of *The Carolina Times* today and was appalled at the front page story entitled "White Voters Stuck With Congressional Race Tradition." Quite frankly, I am very surprised at several specific remarks contained within the article as well as the tone of the entire article.

Is it not comprehensible to you as a writer and supposedly intelligent, educated citizen that the voters who cast their ballots for Tim Valentine did so for reasons other than the color of Mickey's skin? Is it not possible that Mickey's campaign statements, his position on various issues, and his platform as a whole lost the election for him? I dare say that it is quite surprising to read in bold print in a widely circulated newspaper that any journalist would blame the loss of an election on race. I find it not only surprising, but quite sad. What a terrible feeling it must be to be a "sore loser." I guess, however, it is soothing to place blame elsewhere.

—Cheryl Y. Leonard

Coping

The Breakup

By Dr. Charles W. Faulkner

One of the most troublesome of all emotional strains results from couples ending the relationship: The breakup.

The breakup astounds most people. "I didn't expect him/her to leave," "I simply was not prepared for this sudden separation." "It came as such a surprise." These are common statements made after the fact. Most people seem genuinely shocked when a relationship comes to an end.

In spite of this, almost all breakups are predictable by the parties. The shocking aspect of the breakup is the feeling of hurt that it causes. Yet, although one may be intellectually prepared for the breakup, few people are prepared for the emotional let down. Breakups are seldom painless because they tend to be the end result of weeks, months and often, years of arguments and mutual emotional torment.

The emotional involvement of the partners can create a volatile situation. Often, mates tend to consciously and vindictively inflict pain upon the spouse as a response to being hurt by the spouse. This emotional involvement is often referred to as *love* which, in essence, means that the partners have developed an emotional need or dependency for each other. The most dangerous moment oc-

curs when the mate having a significantly lower emotional need than the other mate, whose emotional need is much greater, withdraws. Pride and ego tend to suffer most because the

breakup is an indirect way of saying to one or both of the mates "You are not good enough." This feeling of hurt from being dropped can cause one or both of the mates to retreat into a social

shell from which they may never emerge. People tend to lose their ability to select, date and court a new mate. Thus, the emotional need to be loved goes unfulfilled, driving the mate into a

semi-permanent state of reclusivity.

The victim may turn against society and criticize any couples that appear happy. He or she may even make conscious efforts to disrupt other on-going relationships. This person could become a social outcast blaming society for his/her problems and hating society.

It is difficult for the victim of a breakup to change deeply entrenched habits. One feels lost

— without a place to go or a person to turn to. This period is, for many people, a dangerous time because the unhappy victim feels that he/she has nothing to live for. If counseling and motivational advice are not given, one may take steps to physically harm oneself or the departing mate.

Happily, the period of adjustment and emotional turmoil almost always dissipates and the

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