

Women on limited budgets get dollar-stretching tips

BY COURTNEY GALLARD
THE CHRONICLE

How to juggle dollars sensibly was on the mind of Natalie Williams last week when she attended a community forum for women who wanted tips on how to be smarter with their money. The Forsyth County Infant Mortality Reduction Coalition (FCIMRC) sponsored "Dollars and Sense for Women: Tips for Living Better on a Limited Budget" last Thursday at the Department of Public Health.

Williams is a health care professional who came to the forum to learn how to save money and plan for retirement now that she is single again.

"I read about it in the paper and decided I wanted to learn how to budget my money better and save for retirement," said Williams, who believes that males are groomed better than females on how to be more economically independent and financially frugal.

J. Nelson-Weaver, director for the FCIMRC, said the coalition held this nuts and bolts money management forum because financial stress tends to physically

impact women, particularly while they are pregnant, which in turn can lead to a greater chance of infant mortality.

"We know that financial stress puts a lot of hardship on women in our community whether they're pregnant or not. We are interested in helping women be healthy in all aspects of their lives so that if and when they try to get pregnant they can have a healthy baby," Nelson-Weaver said.



Williams

High blood pressure and fetal stress are among effects pregnant women can suffer when financial woes occur in their lives, Nelson-Weaver said.

Other agencies such as Today's Woman, Goodwill and Consumer Credit Counseling Service (CCCS) were on hand with plenty of information for attendees to pocket on how to hold on to more of their own dollars.



Photo by Courtney Gallard

Financial planner Sandra Wilder makes a point.

CCCS employee Margaret Brown advised women in the audience to stop spending and start saving. Brown is a single mother of five children who knows firsthand the importance

of running a household on a tight budget. CCCS is a nonprofit agency that assists people of all economic backgrounds in achieving financial independence. "We want women to be more

financially aware and to take control of their finances as well as the rest of their lives," said Brown, who suggests that parents make saving money a family project by involving children and encouraging them to save money in their piggy banks.

"We underestimate children and their understanding. ... You sit down (with kids) at any age and explain that we are saving and our savings is going towards a home, Disney World or a favorite toy," Brown said.

The fact that most women outlive their husbands and men in general is reason enough to start saving for retirement, said Sandra Wilder, an independent financial planner. Retirement income, family income and disability are three major key concerns of many women when it comes to finances, Wilder said.

"Women (are concerned that they) may live too long and won't have the money that they will need to continue the lifestyle that they are accustomed to," Wilder said. "If we don't plan to protect those who we are caring for or we may have to care for, especially our children, then our children will be left (with the financial bur-

den)." According to Wilder, women in this country make up more than 60 percent of the work force and collectively accrue incomes totaling \$1 trillion.

"Save, save, save!" Wilder said. "Be your first creditor...I don't care how little money you think you've got. You are wasting some money somewhere; we all do."

Wilder emphasized that women save and invest money. Procrastination, pessimism, failure to plan and ignorance, Wilder said, are reasons why many women experience economic and financial failure.

Wilder shared some financial rules that women should learn to live by: Save money as if you are going to be alone in the near future in the event you become single again; make retirement savings a top priority; know and protect what is rightfully yours; learn how to take risks with money; and consider the financial implications of career moves.

For more information from Consumer Credit Counseling Service, call 896-1191 or visit www.cccsforsyth.org.

Hayes

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the community and had gained a reputation among lawyers as a fair and impartial judge. However, that did not stop his Republican opponent, Michael Hurst, from slinging a little mud Hayes' way. Among other things, Hurst claimed that Hayes was soft on drunk drivers, a charge that Hayes and a bipartisan band of local lawyers vigorously denied.

Today, Hayes is proud of the fact that he never went negative even when the race was being called a tossup by some. Hayes ended up winning by more than 5,000 votes.

"I only talked positively about myself. I did not criticize anybody. I just don't believe in that."

Hayes' stellar reputation in this town was seven decades in the making. He was born and raised here and played on the same streets that many of the people who came into his courtroom live. Hayes always believed that his local roots made him a better judge.

"I had a feel for a lot of the problems that are out there," he said.

Soon after graduating from Atkins High School, Hayes married his wife, Barbara. He credits his wife for indirectly steering him toward a career in law. After receiving an undergraduate degree from Winston-Salem State University, Hayes worked in the banking industry for nearly two decades. While he was set and content with his job, his wife was earning a master's degree.

"I noticed that everyone else had a degree beyond 'bachelorette'."

Hayes began taking law classes at night at Wake Forest University. Eventually, he enrolled in the N.C. Central University School of



Law. At the time he was in his late 30s. After earning his law degree, Hayes worked at the local Legal Aid Society and in private practice before accepting the judgeship. At one point, Hayes was the chief judge of local District Court.

Like Hayes, Hartsfield went to law school in her 30s. She has been an admirer of Hayes' style since the first time she saw him in action.

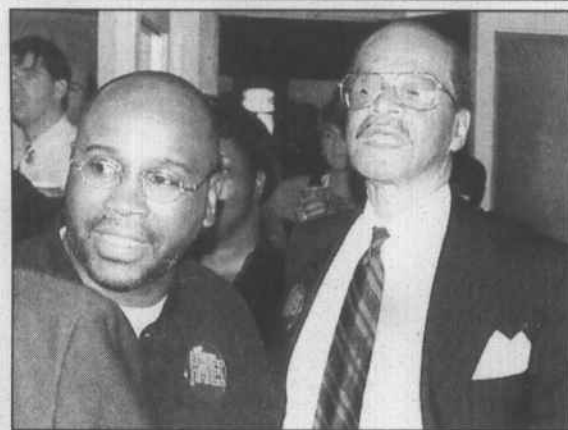
"I have learned from Judge Hayes how to be fair and impartial...He could always find that right balance in the law," she said.

Hartsfield said she will make footprints of her own as a judge. The ones that Hayes left are far too large to fill, she said. She does want to be a strong presence in the community as Hayes was as judge.

Hayes never let his lofty responsibility on the bench keep

him at bay. He and his wife are often seen at community forums, dances and banquets.

"That is simply a part of us. I



File Photo
Left: Judge Roland Hayes sits in his office at the Forsyth County Courthouse. Above: Hayes and Rev. Sheldon McCarter watch election results from a television in 1998.

was a banker for 16 years, and part of that job was being part of the community..." Hayes said. "I was one of the few judges that was listed in the phone book. I felt that I

had to be accessible."

The Rev. Sheldon McCarter is the Hayeses' pastor at Greater Cleveland Avenue Christian Church.

"He has been a pillar of strength and a source of encouragement for the congregation," said McCarter, who added that Hayes has also served as a role model for some and a father figure for others at the church.

Hayes has been a member of Greater Cleveland Avenue for all

of his life. The church thanked the Hayeses for their service recently by naming the fellowship center in their honor.

McCarter, who has been pastor for the past 14 years, said he has met few people who are as spiritually in-tune as Hayes. It is that strong spirituality, McCarter says, that keeps Hayes young at heart and soul, even as his years advance.

"He did not want to retire. He still has five or 10 years left in him. His mind is still sharp. His body is still strong," McCarter said.

Hayes is adamant about not being ready to officially proclaim himself retired. He is waiting to hear back from the governor about the possibility of substituting for local judges in emergency situations. He has not yet decided if he will return to private practice.

Hayes says he has nothing but great appreciation for the people of the county. Hayes never dreamed that after starting a second career fairly late in life that he would ascend so quickly. The votes and support of the people gave him that chance. For that, Hayes said, he is truly indebted.

Denny's

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moting community service, is a crucial step towards fulfilling The King Center's mission of building the beloved community that Dr. King envisioned," said Rachelle Hood-Phillips, Denny's chief diversity officer. "Many of us do not know Dr. King's teaching on serving one another. It is our hope

to rekindle his thinking and his words in the minds of the American people so that we make serving one another, serving our neighborhoods and communities a way of life. We hope this campaign will re-ignite these values among the American people."

The King Center will use the grant to build operational capacity to introduce next-generation programs that advance Dr. King's core philosophies and legacy.

Economy

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The other five states - Alabama, Georgia, Tennessee, Virginia and West Virginia - saw declines. Georgia has seen the most severe job losses in construction with nearly 24,000 construction jobs lost there during the past year. Florida's increase of 85,660 jobs pulled the region into positive growth.

North Carolina: Since 1995, North Carolina has seen manufacturing job losses in 27 or 28 quarters. Nevertheless, the third quarter's 1.3 percent seasonally adjusted figure for job growth may signal some welcome improvement.

Unemployment appears to have peaked across the state at 6.8 percent in the second quarter before dropping to 6.4 percent in the third quarter. In the third quarter, the state received positive reports on both employment and unemployment. The N.C. forecast shows steady, modest improvement in both employment and unemployment through the next year.

N.C. metropolitan areas:

The forecast shows modest job growth for the state's three metropolitan areas: Charlotte, Greensboro/Winston-Salem/High Point and Raleigh/Durham. All areas are struggling to build balanced growth, especially the Triad, which has been hardest hit with job losses. Unemployment appears to have peaked in all areas. The forecast shows improvement in unemployment in all three metro areas through next year.

Southeast metropolitan areas:

In Atlanta, a decline in job growth of 2.5 percent is expected for this year. The Southeast's other major metropolitan cities appeared to have weathered the national downturn much better. Nashville has not had a single year-over-year job loss during the past two years. Greenville has been in positive territory for the past three quarters. Richmond saw only small job losses during the past four quarters with positive growth expected next year. Modest job growth with falling unemployment is expected in each of these cities through next year.

Happy Holidays

From

THE CHRONICLE FAMILY

Sincerest wishes for hope, happiness and peace during this Holiday Season and throughout the coming year!

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Merry Christmas!!!