



Mildred Dwiggins Swift
.....Financial expert

According To Mrs. Swift Everyone Can Benefit From Financial Planning

By Audrey C. Lodato
Post Staff Writer
Is financial analysis and planning only for the rich? Put another way, is there any point in seeking the advice of an investment counselor if you are in the moderate or lower income brackets?

Mildred Dwiggins Swift, of Waddell and Reed Financial Services, answers "no" to the first question, and "yes" to the second.

The philosophy of Waddell and Reed is that everyone, regardless of income level, can benefit from financial planning. The company has been in operation since 1937. The Charlotte office is located at 6407 Idlewild Rd.

When I first overheard Mildred Swift explain to someone what it is that she does, I was only mildly interested. But when she mentioned that Step One of her service is a free personal financial analysis, I began to listen in earnest.

It sounded good. I'd often wanted to be able to discuss my finances with someone who could help me set some financial goals and suggest alternative avenues to reach those goals. Here was my chance - and it wasn't going to cost me anything!

I told Ms. Swift I was interested in the analysis, but I doubted I could afford to make any investments. And besides, I was afraid she would laugh when she heard my income.

"Income is relative," she explained. "It has nothing to do with how much money you make; rather, it's how well you are presently handling your obligations." She convinced me that I might be pleasantly surprised.

The first step in the financial planning process is an analysis. Ms. Swift, who is a Registered Representative licensed by the Securities and Exchange Commission, prepares for

each fact-finding interview so as to be most helpful to the client and to build trust. She also stresses the confidential nature of the interview.

It is suggested you bring tax returns, insurance policies, and any other financial documents you may have. I didn't bring any, and we managed.

In the process of collecting the financial information, Ms. Swift was able to help me identify and clarify some goals. Some of the areas we looked at included life insurance, retirement, investments, tax strategies, and cash reserves.

"A cash reserve is the amount of money you would feel comfortable with if you had to temporarily be out of work," she explained.

We also analyzed what she referred to as my "financial temperament," or comfort level with regard to financial risk.

The next step in planning is to look at possible strategies. In about 10 days, I will receive a comprehensive computerized printout summarizing the data and making projections based on my responses to questions on the fact-finding form. Individualized recommendations will be tailored to meet my needs and objectives.

After we've looked at the possible strategies, Ms. Swift will make recommendations for action. As the Waddell and Reed brochure states, "Taking action is perhaps the most vital step of all. The number one reason why most people fail to reach their financial objectives is procrastination."

I left my fact-finding interview feeling excited. Hopefully, with Ms. Swift's assistance, I'll be able to make some headway against the ever-increasing cost of living all of us face.

Rita Sutton Is Beauty

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pel, but theatrical and soul arrangements are favorites, too," she stated. Rita mentioned it's important to her to "be able to get along with people." She also illustrated she's "competitive, determined, outgoing, and active."

All of these ideals were instilled in her by her parents, according to Rita. "They are the two people whom she admires most in life. She is the daughter of Martha and Rev. A.B. Sutton, Sr. Rev. Sutton is the minister at Ebenezer Baptist Church.

"I admire all of my family," Rita spoke proudly. My brother, A.B., Jr., has made his point in life." Rita's brother attends Hood Theological Seminary. "He seems so happy with what he's doing," she added.

Rita's sister, Pam, and

her grandmother, Martha, also hold special places in her heart. "I love both of them very much," Rita smiled.

Besides acting and singing, she enjoys dancing and playing tennis. Rita has been a member of the executive council in each of her schools since the eighth grade. She's been a cheerleader since elementary school.

In church, Rita is a member of the A.B. Sutton Choir, as well as the Youth and the Mass Choirs.

"When I go to college, I'd like to major in communications with a minor in Drama," Rita stated. She hasn't decided which college she'll attend, but having a keen interest in English and literature, she anticipates excelling in Communications. "I'd like to be a television broadcaster," Rita mentioned.



Kacey Cuddy, Vivian Williams and Hester Johnson finalize plans to an Evening of Elegance sponsored by the Charlotte Friends of the Arts. (Photo By Bernard Reeves)

Plans Finalized For "Evening Of Elegance"

Plans have been finalized by the Charlotte Friends of the Arts for an "Evening of Elegance" to be held in the Grand Ballroom of Charlotte's Marriott City Center Hotel, Saturday, May 12.

This unique fundraiser will provide scholarships to local talented students of the arts. The Charlotte Friends of the Arts vigilantly assists local artists, aspiring young students of the arts, and the Afro-American Cultural Center.

According to Vivian Williams, chairperson of the Charlotte Friends of the Arts, "This gala celebration of the fifth anniversary of the Friends will follow the theme "Elegance" throughout the evening. Cocktails and dinner by candlelight will be served."

The Marriott's plush surroundings will be the perfect setting for the black-tie affair.

For more information regarding invitations, call 392-1540 after 6 p.m.

Hester Johnson is chairperson of the Evening of Elegance; co-chairperson

is Stephanie Counts; Kacey Cuddy is the Catering Manager of the Charlotte Marriott City Center and Vivian Williams is chairperson of the Charlotte Friends of the Arts.

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The Legal Defense Fund boasts a 43 year-old history of service, protecting the legal and constitutional rights of blacks, other racial minorities and women in the courts.

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In addition to legal services, LDF sponsors two national scholarships and fellowship aid programs. An educational fund, a training program and an internship for future lawyers are all available through LDF.

On April 14, the North Carolina Committee of the Legal Defense and Educational Fund will sponsor its 15th Annual Dinner at Holiday Inn-North. The speaker for the evening

will be Dr. Mary Frances Berry, civil rights commissioner.

Formerly a U.S. Assistant Secretary for Education in the Department of Health, Education and Welfare, Dr. Berry is known for her stand regarding civil rights. Aside from her responsibilities as commissioner, Dr. Berry is also a professor of History and Law at Howard Uni-

versity. She also is a member of the Bar of the District of Columbia.

At this year's dinner, chairperson Zoel Hargraves expects to have a full house in attendance. He encourages people to make their reservations as soon as possible.

The event will begin at 5:45 p.m., and dinner will be served at 7 p.m.

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