

Black business' choice

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Corporate Reality: A Challenge for the Future," will be the theme of the Indiana Business Opportunity Fair, which will be held April 14 and 15 at the RCA Dome.

Even as they cut back on suppliers, many corporations are taking steps to prevent undue

hardships for minority businesses.

Bunio said that although Cummins avoids taking on new suppliers, the company may make exceptions for minority firms.

Lilly has hired a consultant to assess its supplier needs and then find, grow or create minori-

ty businesses to serve those areas.

And corporations can tell their major suppliers to include minority businesses among their own customers.

"I've seen the degree of influence corporations have had on their major suppliers to utilize minority businesses," Jones said.

WTVI management seminar

By Herbert L. White
THE CHARLOTTE POST

A management seminar developed for Wall Street executives will be in Charlotte in May.

WTVI (channel 42) will sponsor the Advanced Management Seminar May 5-7 at its studios at 3242 Commonwealth Ave. Originally developed for chief executive officers of the New York Stock Exchange, the seminar has trained more managers than any other course in the U.S.

AMS teaches contemporary

management theories and practical applications through pre-conference readings and hands-on seminar exercises. The seminar teaches interpersonal skills and rational skills such as analyzing data and make results-oriented decisions, the cornerstones of effective management. Participants will solve problems in teams and will receive feedback on their team performance as well as an individual assessment of their own communication, planning and group participation skills.

More than 30,000 executives

have attended AMS sessions in over 20 countries, with clients ranging from American Express to the Social Security Administration.

"This seminar offered the most information and applied learning of any seminar I have taken over my 25 years of professional development," said Jerry Saunders of the Ben Craig Center at UNC Charlotte.

Cost for the seminar, including lunch, is \$700 per participant. Registration ends April 16. For more information, call Sandra Feldman at 541-8680.

Farmers fight for survival

THE ASSOCIATED PRESS

TILLERY, N.C. - Black farmers hope they can forge a strategy to save their farms.

Farmers from the Southeast, Texas, New York and Missouri attend a conference here to discuss laws that protect their farms and how they can stop foreclosures on their farms.

"We wanted the conference here in Tillery so people could really see the destruction that's happening in our rural areas," said Gary Grant, executive director of Concerned Citizens of Tillery, which organized the conference.

The conference, planned for more than a year, will offer practical information on lending rules, estate planning, condemnation and inheritance laws.

In 1920, one in seven farmers was black. By 1982, that had dwindled to 1 in 67 farmers. Today, the nation has only about 18,000 black-owned farms, less than 0.1 percent of all the farmers.

The National Black Farmers Association demonstrated in

front of the White House in December to protest what they said were discriminatory practices at the federal agriculture department, which has been sued by black and Hispanic farmers.

That prompted Agriculture Secretary Dan Glickman to investigate the charges of minority farmers. Last month, his task force issued a report with 92 recommendations

detailing how the USDA could eliminate discrimination in the department.

Many black farmers don't think the recommendations are enough - during the conference, organizers also plan to write a response to them.

The association hopes the conference and another demonstration in Washington planned for April 23 will force Glickman to make more stringent proposals.

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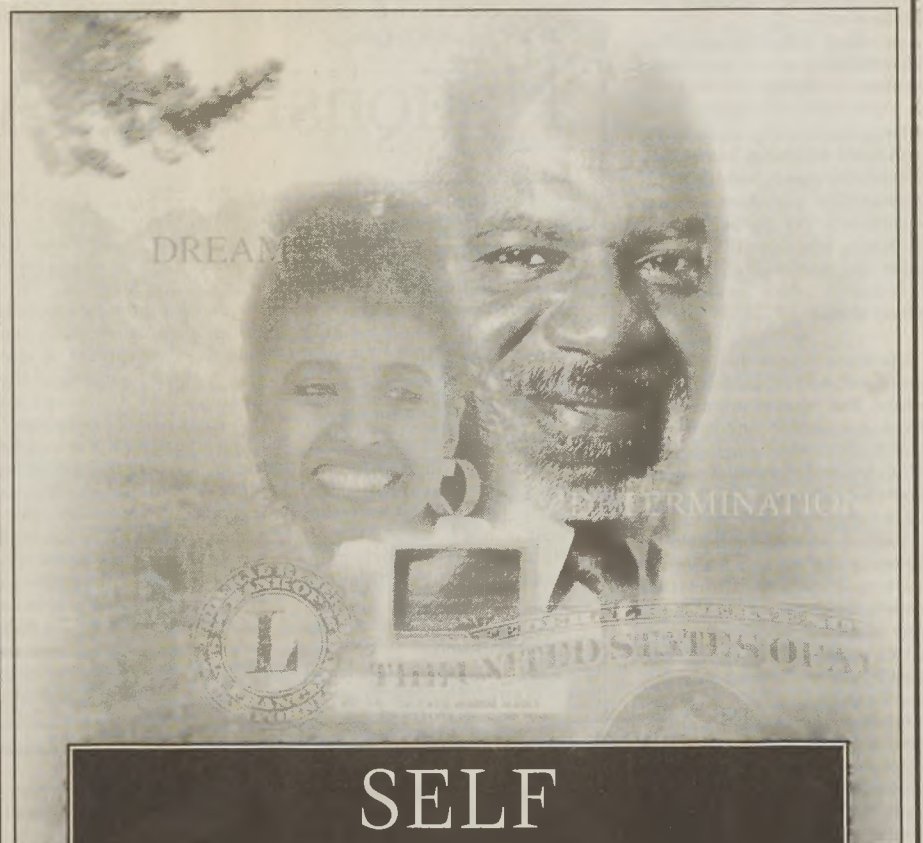
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Auto

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difference between the balance on the lease and what the company can get for the car at auction, plus any mileage or wear-and-tear penalties.

Mileage is another thing to watch out for. When signing the leasing agreement, you are locked into a to a mileage limit. If you pick a low limit to lower your monthly payment, be aware that stiff penalties for exceeding the limit can add thousands of dollars to your lease.

When to lease

You may think that the worst time to lease a car is at the beginning of the model year, when it has just hit the show room. Surprisingly, that may be the best time. Some manufacturers raise prices during the year so that they can drop them back at the end of the year and lure buyers with seemingly low prices.

Here's another surprise. Even after your lease agreement is signed, it may not be written in stone. Try to negotiate with your dealer about any penalties or fees, especially if you decide to begin another lease. If you're thinking of leasing again, many companies will waive security deposits and lease acquisition fees, or even throw in a couple of free months.

Leasing a car can be complex. Don't sign a lease until you have read and understand it.

Charles Ross is host of the nationally syndicated radio program, "Your Personal Finance," and author of "Your CommonSense Guide to Personal Financial Planning."