

# Calendar is a successful venture

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future stock brokers sporting 3.6 GPAs, pre-med students who aspire to launch private practices and international business majors with dreams of conquering the world. The 12-month annual is emblazoned with cultural events and important observances, such as the Bayou Classic football game, jazz festivals worldwide, and founding dates of black colleges.

The premier calendar, produced initially under Black Collegiate Investors Inc., was funded with "love offerings" from family and friends to the

tune of \$45,000, says Evans, a Cleveland native. An additional \$15,000 would have made life easier, he admits. In an effort to retain a meritorious and tasteful product, Evans walked away from sizable sponsorship offers from alcohol and tobacco companies. "We wanted to maintain a positive identity in the market, and decided early on that we pursue specific sponsorships, while turning down others."

Evans describes a production and model-selection process entailing canvassing the country, sleeping on sofas, missing meals, and capturing some of

the nation's most cerebral and curvaceous females. Roving college campuses from Florida A&M University, to Bennett College, Spelman College, and Tennessee State University, unearthed 12 models, then whisked them away to sunny Florida. Captured in living color by Atlanta photographer Bill Moore, the initial calendar sold like wildfire to males aged 18-50.

The 1998 calendar promises to further imbue the message that tomorrow's black female leaders are more than just another pretty face. The calendar, an 11-by-11 inch format shot in the Caribbean Islands,

will retail for \$11.95. An estimated 65,000 units will be produced, with a projected sales goal of \$350,000 in 1997. By 1999, four additional calendars are slated: black college men; enterprising African American women aged 35 and above; and children dressed in the garb of the professions they endeavor to pursue.

Carson Products and SportsView magazine are in negotiations with Onyx Productions concerning sponsorship, as are major airlines, swimsuit manufacturers, and makers of grooming and sun-tan products.

# Teen-agers need lessons in financial affairs

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teach your tens the rewards that can come from putting off instant gratification. Just be sure your teen recognizes that long-term goals — such as college tuition — are equally important. One way to encourage your teen's long-term savings is to agree to match a certain amount or to provide a bonus each time he or she reaches a certain milestone.

## Teach independence

When you're at the bank, consider having your older teen open a checking account. A checking account provides an additional measure of independence and serves as an learning tool. No teenager should head off to college without knowing how to write checks, record transactions, and reconcile a monthly statement.

## Take stock

Once you're comfortable with your teenager's saving habits, you can

introduce them to the world of investing. As minors, teens cannot purchase stocks themselves, but you can set up a custodial account and allow them to manage it. A classic "hands on" approach to get your kids interested in investing is to have them buy shares of stock in a company they know. Explain the link between the company's profitability and the value of their stocks and teach them how to follow the stock in the financial pages. Just be sure your teen understands that investing in the stock market works best as a long-term plan.

While teens might find it easier to relate to individual stocks, mutual funds provide another investment avenue. Several fund families now offer special funds that include stocks that appeal to children.

A summer job can help your teens learn not only how to manage money, but also how to earn it. Consider discussing entrepreneurial opportunities — like providing lawn services, giving music lessons, tutoring, or coaching — that may be available. You can also speak with them about the tax responsibilities that go hand in hand with earning money.

# Lewis to lead Philip Morris Capital Corp.

## Business Briefs

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### Morris subsidiary

Lewis was a financial analyst with W.R. Grace Co. from 1966, and a product analyst with General Foods Corp. from June 1963. Made a member of the board of directors of Central Fidelity Bank N.A. in 1984, Lewis was also appointed to the

board of Kemper National Insurance Cos. in 1993 and elected to the board of Ceridian Corp. in 1994.

He was elected to the board of trustees of Hampton University in 1986 and he has served on the board of trustees for the National Urban League. In October 1995, Lewis was elected to The Professional Golfers' Association of America Board of Directors.

Crystal Funches, a Charlotte motivational speaker, presented a workshop titled "Personal Marketing: Promoting Your Uniqueness in



Funches

the '90s" at the African American Women on Tour Conference in Dallas, Texas June 15. The conference included Susan L. Taylor, editor-in-chief of Essence magazine and legendary singer Gladys Knight as keynote speakers.

The next conference will be held in Atlanta, Ga. on Aug. 14-16. For additional information call (800) 560-2298.

# Guard against inflation

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predicting inflation is nearly impossible, a diversified approach is best.

Like other U.S. government bonds, TIPS are exempt from state and local taxes. The federal government, however, will tax the interest payments and any increase in the principal. Of course, if TIPS are purchased in a retirement account, where taxes can be deferred, the IRS can't come calling.

Should you take a TIPS? Talk to your broker and explore this fixed-income security that's not so fixed. It could be an appropriate addition to your diversified portfolio.

OMAR DILLARD is an investment counselor at Edward Jones Investments in Charlotte.

Watch for the 1997-98 issue of the Black Guide from The Charlotte Post

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