

The World Of Money

BY WILEY HARRIS

National Black News Service (Mr. Harris, a leader in the financial services field, is assistant vice president of Western Reserve Life Assurance and an official with Pioneer Western Corporation, a national financial services organization. He will discuss the world of money and finances each week in this column, prepared exclusively for the National Black News Service).

The financial board room for most American families remains the kitchen. That's where the important decisions are made—especially when money questions are resolved.

Surveys taken in towns and cities under 100,000 population across the country show that a vast majority of family decisions are made in the kitchen, with but a few made in an adjacent dining room.



HARRIS

While corporate directors deal in millions around splendiferous conference tables, those around the kitchen table deal in much more tangible amounts sometimes thousands but usually just hundreds of dollars—dollars which have a direct bearing on their everyday living. A recent poll in various sections of the country surprisingly revealed a strong preference expressed for the site of conferences. More than 80 percent of those surveyed said important decisions affecting their family usually were made around the kitchen table.

There—in the kitchen—dollars, life style, work, leisure and plans and hopes for the future all merge inevitably in the realm of values and priorities. Some 96 percent of the people polled prefer to make decisions regarding vital matters in familiar and reassuring surroundings.

Most people don't like to make important decisions—especially those regarding money—in the alien environs of an office, across a desk loaded with the formal accoutrements of business. Psychologists observe that many persons become defiantly defensive among such surroundings.

No matter what the income level of the family, there are financial decisions to be made. And, when it is a decision affecting the whole family, they would rather make it at home—just as a team in any sport prefers to play a decisive game on its home grounds.

The kitchen table conference may be a throwback to primitive tribal councils around a campfire or around the hearth when central heating was unknown and the fireplace or the kitchen—warmed by the cook stove—made it the most comfortable and cozy place in the house.

There is the desire among a great many of us, in these complex, and confusing times, to return to the fundamentals, to the basic values. Perhaps nostalgia is one reason the family enjoys the atmosphere of the kitchen.

Surveys show that 92 percent of those polled in small to medium-sized cities and towns say they make virtually no decisions affecting the family away from home. Of those polled, 81 percent say they make most of these decisions in the kitchen. Seven percent make them around the dining room table.

Some attitudes and strong traditions of the past are carried from generation. We believe the wise financial planner does well to recognize this and take his services into the family "board room"—the kitchen.

S. C. State Receives

50G Grant

ORANGEBURG, S.C. — A \$50,000 grant has been awarded to South Carolina State College from the Self Foundation of Greenwood, S.C.

The grant will be used for scholarships and an endowed chair spread over a five-year period, said Dr. M. Maceo Nance, Jr., president of the college.

According to Dr. Nance, each year the college will receive \$3,000 for endowment of a chair in chemistry and \$7,000 for the college's Presidential Scholarship Fund which was established five years ago to assist deserving students.

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