# Money Smart

By Elaine Scott

If you're like most of us, you occasionally get caught off guard by a good-size bill - repairs on the car, or replacement of a major home appliance. This time of year many of us are discovering that Uncle Sam expects a little extra from us in the form of about a week's pay in additional income tax.

Some utility companies, and most merchants will allow you to spread your payments over several weeks or months. But if you read the fine print you'll probably see a service charge, carrying charge or a finance charge. Whatever they call it, you are being charged interest on the outstanding portion of the bill. And that just makes the total bill that much bigger.

Plan to pay yourself that interest.

Start a reserve fund. A reserve fund is a special account you put money into and use only to pay irregular or unexpeted bills. Open a savings account at a local bank, or with a credit union. You may be able to have deposits with-held from your pay and deposited directly into the account. Whether you make the deposit yourself, or have them withheld from your pay, the important thing is to make a deposit every payday.

Next, make a list of every irregular expense, such as a car insurance, back-to-school costs, and so forth. Write down the cost of each expense, or your best estimate. Add them up and divide by the number of paychecks you get in a year, (12 if you get paid monthly, 52 if you get paid weekly, etc).

When you start your reserve fund you may have some large bills come due before the fund has grown large enough to pay them. When this happens you need to pay the bill over time, as you have been doing in the past, and keep making those deposits into your reserve fund. This is the only way you'll get the fund up to the point where you can finally pay those big bills when they come in, and keep the interest yourself. As you get more comfortable with the habit of putting money into your reserve fund, you may want to put other expenses into the irregular expense category — your Christmas or vacation budget, for example.

With the typical credit card company charging anywhere from 16 percent to 21 percent annual interest, every dollar you carry from one month to the next on a charge card is like taking a pay cut of 16 percent to 21 percent in that portion of your budget.

# Black Engineer of the Year

Dr. Woodrow Whitlow, Jr., senior research scientist at NASA's Structural Dynamics Division, has been selected 1989 Black Engineer of the Year for Outstanding Achievement in Government.

The Black Engineer of the Year awards were created to pay tribute to black Americans for their contributions in the areas of science, engineering and technology. The awardees also provide positive role models for minority youth.

Whitlow and other award winners were honored Feb. 25 at a banquet held at the Baltimore Convention Center. The banquet was the culminating event of a three-day conference sponsored by Mobil Oil, the Council of Engineering Deans of the Historically Black Colleges and Universities and Career Communications Group, Inc., publishers of U.S. Black Engineer magazine.

Whitlow joined the research staff at Langley in July 1979 as an aerospace technologist. Now a senior research scientist in the Unsteady Aerodynamics Branch, Whitlow is an internationally-known researcher in computational unsteady fluid dynamics. His personal research is highly original and involves the development of theoretical and computational methods for predicting air forces on flight vehicles.

Lieutenant Commander Donnie Cochran, USN, is this year's winner of the Black Engineer of the Year Award. Cochran received his award at the close of the two day event which included recruiting, networking, a job fair and other festivities.

Whitlow is MIT's first black American recipient of the doctoral degree in aeronautics and astronautics. He currently serves on that department's Visiting Advisory Committee as well as the MIT Educational Council.

As impressive as his professional accomplishments, are his contributions to the community. He is a strong advocate of minority participation in all phases of science and engineering and is active in promoting science and engineering careers in the local school systems. A volunteer tutor in the local high schools and colleges, Whitlow has also evaluated proposed papers for technical symposiums organized by the National Technical Association for minority college students.

In the spring of 1988, Whitlow, with Old Dominion University (ODU) and the Cooperating Hampton Roads Organizations for Minorities in Engineering (CHROME), helped establish an Institute for Minorities for youth interested in science and engineering careers. During the eight-week program, 21 Hampton Roads' minority students in grades 6,7, and 8 attended ODU on Saturdays for computer instruction and for laboratory experiments in science and engineering disciplines.

Whitlow earned bachelor, master and doctoral degrees in aeronautics and astronautics from MIT. A native of Inkster, MI, he lives in Hampton, Va.

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Former Mayor Clarence "Du" Burns receiving his award from George Carroll. Baltimore Business League Chairman.

Chairman Carroll honoring AFRO-AMERICAN NEWSPAPERS President Frances Murphy Draper

Recipients of the Baltimore Business League's 1989 Booker T. Washington Awards. (L to R) Rev. Vernon N. Dobson, Mrs. Frances Murphy Draper, the Hon. Clarence "Du" Burns, Mr. Cleveland Chandler, Jr., and Miss Yvonne F. Lansey. Not present, Mrs. Alice Pinderhughes.

## Information by tele-tax

"By calling the Tele-Tax number, 1-800-554-4477 and following the information given, Virginians will be able to obtain tax information they desire," said Jack Petrie, Internal Revenue Service Director in Richmond.

Recorded tax information is available to push button (tone signalling) telephone users 24 hours a day, 7 days a week. There is a better opportunity of getting through by calling between 6 p.m. and 11:30 p.m. For those who have rotary dial or push button (pulse dial) telephones. Tele-Tax is available Monday through Friday during business hours 8:30 a.m. to 4:30 p.m.

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Painters
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EOE

**FIREFIGHTER RECRUIT AND FIREFIGHTER CRT RECRUIT**
Howard County has scheduled written testing for Firefighter Recruit and Firefighter CRT Recruit. Fisefighter Recruits train for fire suppression and basic emergency medical services. Firefighter CRT Recruits receive additional training in advanced life support procedures.
Minimum requirements for appointment are a high school diploma (or G.E.D.), 18 years old, vision corrected to 20/40, and eligibility for a Md. Class B driver's license.
Candidates must successfully pass the written examination, a physical agility test, a board interview, a background investigation and a medical examination.
Written testing, which requires approximately 3 hours, will be conducted at Howard Community College, Little Patuxent Parkway, Columbia, Maryland, on the following dates:
Thursday, March 30, 1989 at 7:00 PM
Nursing Building, Room N220
Saturday, April 1, 1989 at 9:00 AM & 1:00 PM
Learning Resource Center, Room L182
Advanced registration is not required. A valid photo ID must be presented at the test. Starting salary for Firefighter Recruit is $21,599/year and $23,176/year for Firefighter CRT Recruit. An excellent fringe benefits package is included.
If you have any questions or need additional information, please contact:
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3430 COURT HOUSE DRIVE
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**ATTENTION EMPLOYERS; CALL CAREER CORNER 728-8200**

EDUCATION
**FACULTY POSITION MICRO-FLUID DYNAMICS**
Tenure-track faculty position to start anyime after September 1, 1989. Ph.D. in physical science or engineering with a strong background in underwater fluid dynamics required. Contact Dr. Stephen C. Dexter, College of Marine Studies, UNIVERSITY OF DELAWARE, Lewes, DE 19958. Closing date: June 1, 1989.
The University of Delaware is an Equal Opportunity Employer which encourages applications from qualified minority groups and women.

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For Police Officers (Male & Female)
Saturday, March 25, 1989 at 10 am
Dwight Morrow High School, Englewood
Applicants (18-35 yrs. old) can pick up applications at Police Headquarters 24 hours. Deadline for picking up and returning applications is Midnight March 21st.
A STUDY GUIDE WILL BE GIVEN TO EACH APPLICANT THREE (3) WEEKS PRIOR TO EXAMINATION.
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P.O. Box 228 • Englewood, N.J. 07631

**HOWARD COUNTY JOB OPPORTUNITIES**
Howard County Government is accepting applications for the following vacancies:

CORRECTIONAL OFFICER II
To perform correctional work at the full performance level maintaining security and discipline at the County Detention Center as an assigned shift supervisor. Duties include: maintaining security of inmates; assigning and overseeing the work of inmates and trusties engaged in routine cleaning or laboring operations; chcking inmates into the Detention Center; patrolling assigned area; maintaining disciplinary, accident and repair reports; and acting as shift leader by directing the work of lower level correctional officers as assigned. Requires: H.S. grad or GED, a minimum age of 21, and 1 year experience maintaining security and discipline in a correctional institute or system at the Correctional Officer I level. Special training in supervisory techniques and correctional administration is considered desirable. Must possess certification by the Maryland Correctional Training Commission as a Correctional Officer. Please note: Rotating shift work required (8 a.m.-4 p.m., 4 p.m.-12 a.., and 12 a.m.-8 a.m.). Salary range: $22,248 to $29,160/yr.

PARKS MANAGER I
To perform technical park operations work directing and participating in the routine aspects and day to day operations of Rockburn Branch Park in Elkriddge. Duties include: overseeing operation, maintainance and repair of all vehicles and equipment assigned to Rockburn Park; directing and performing laboring duties including refuse collection, athletic field maintenance, horticulture, and wildlife management; participating with supervisor in interviewing and hiring staff and in evaluating staff job performance; assisting in development of division budget and initiating and tracking expenditures. Requires: AA degree in park or resource management plus some experience in park maintenance which required the applkication of landscaping principles and the operation of motor equipment. Must be eligible for a valid Md. Class B driver's license and qualify for a Maryland Pesticide Applicator's License. Prefer previous supervisor experience and knowledge of sportsfield maintenance and wildlife management, and certification by NRPA, MRPA or Professional Grounds Management Society. Salary range: $21,189 to $27,762/yr.
Both positions include a comprehensive fringe benefits package.
Howard County applications must be received or postmarked by March 10, 1989. Contact:
HOWARD COUNTY PERSONNEL
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**DRYWALL MECHANIC APPRENTICES**
The Maryland Council of Gypsum Drywall Contractors, Inc. will be accepting applications for its apprenticeship program every Thursday, starting March 2nd, 1989 through October 31st, 1989. The apprenticeship is for two and one half years and provides both on-the-job and classroom training. Starting pay for apprentices is $5.00 per hour with regular increases based on performance. Apply at Maryland Council of Gypsum Drywall Contractor Association (located in Kings Cleaners Bldg.) 1616 East Joppa Road, Towson, MD 21204, from 9:00 A.M. to 12:00 Noon. If you need directions, please call 821-5868. This program is registered with the Maryland Apprenticeship and Training Council and the U.S. Bureau of Apprenticeship and Training and is approved for VA education benefits for eligible veterans. WE ARE AN EQUAL OPPORTUNITY AFFIRMATIVE ACTION EMPLOYER. QUALIFIED MINORITY AND FEMALE APPLICATIONS ARE ENCOURAGED TO APPLY.
MINIMAL QUALIFICATION
1. 16 years of age or older - if under 18 you must be covered by a legal work permit.
2. Applicant must be physically able to perform the tasks of the trade.
3. Education - applicant must have completed the 9th grade.
4. Personal Transportation is required - applicant must be able to get to the job site (Public transportation is not acceptable).

**POLICE**
Howard County, Maryland is conducting written testing for Police Officer (Probationary) and Police Cadet.
Eligibility requirements for Police Officer (Probationary) are H.S. grad (or GED); 21 yrs. old on date of hire; U.S. citizen; vision 20/100 correctable to 20/20; and a clear criminal record. Entry salary effective 7/1 is $22,451.
Eligibility requirements for Police Cadet are H.S. grad (or GED) and clear criminal record. Current entry salary is $17,385.
All candidates must pass the written test, oral interview, polygraph exam, background investigation and medical examination to be hired.
Test dates are:
Saturday, March 11, 1989 1 PM
Saturday, April 1, 1989 9 AM (cadet ONLY)
Advanced registration is not required. Report to Room N-220 (Nursing Bldg), Howard Community College, Little Patuxent Parkway, Columbia. A valid photo I.D. is required. Testing takes approximately 3½ hrs.
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