



## THE HAIROUNA TIMES

### The Newsletter of the Saint Vincent and The Grenadines Nationals Association of Washington, D.C.

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#### THE PRESIDENT'S MESSAGE:

These are difficult times in America. Millions of jobs are lost, aid to Caribbean countries is being greatly reduced and chances for advancement in the American society demand higher skills, greater perseverance, and the ability to tap into influential networks. All indications are that conditions will worsen before they improve.

However, all is not lost. Caribbean peoples have dealt with hard times in the past. With resourcefulness and determination, former generations have pulled themselves through. Now it is becoming more and more important for us as an organization in the Washington Metropolitan area to tap those same resources. We must continue our efforts to unite, to pool our talents and skills, and not only help others but ready ourselves for serving the needs of our nationals both in the United States and in the Caribbean. Many of us have learned that when we give and share, we do not lose. On the contrary, we gain more than we had originally.

As we reach this new venture, now is the time for reflecting on where SVGNA has been, and where it will be in the next five years. SVGNA has not and will not rest on its past accomplishments. We know that the future hold many challenges. Therefore, we set high goals, which include among other things, the goal of recruiting and bringing together those organizations with the same focus to ensure success in social, economic and political arenas.

For the past four years, SVGNA has been involved in a number of programs and projects geared towards the interest of our Caribbean Community. Our focus in 1993 is the "Educational, Social and Cultural Needs of Vincentian in America." To this end, the Association's Community Affairs Committee will be inviting various distinguished Caribbean scholars, educators, professionals and community leaders to address our monthly meetings. The Community Affairs Committee will also be planning, organizing and developing a plan of action for the SVGNA to host a three day conference of all Vincentian organizations located in North America in the Nation's Capitol during the month of August 1994. We are encouraging parents and other adults to play a greater role in the educational advancement of our Caribbean children; instilling in them traditional values of savings, encouraging them to say no to drugs and crime, helping each other and finding ways to legitimately advance themselves in the American Society.

As we look forward to this coming year, I want to pay a special tribute to Leonard Crichton, for his outstanding leadership as former President of SVGNA's outgoing Board of Directors. Mr. Crichton's hard work has enabled SVGNA to continue its strong tradition. With the support and help of the new Executive Committee Chairpersons and all of our members who give their time and talents, I am sure that 1993 will be another banner year for SVGNA as it continues to play a pivotal role in representing the interest of Vincentians in the Washington, DC Metropolitan area.

Lennox J. Simon, President



**NOTICE TO I-90 APPLICANTS FOR ALIEN  
REGISTRATION RECEIPT CARDS UNDER THE  
I-151 REPLACEMENT PROGRAM**

On June 26, 1992, the Immigration and Naturalization Service published a notice which required alien resident bearers of Form I-151 alien registration receipt cards of such prior documentation as Forms AR-3 or AR-103 to file I-90 application for a current Form I-551 card not later than August 2, 1993. The Service is in the process of issuing a new Federal Register notice which will lift the August 2nd deadline until further notice.

Please be advised that the Service intends to publish a proposed rule concerning the I-151 replacement program for public notice and comments received, the Service will decide whether to re-institute a mandatory I-151 replacement program in a final rule. In the meantime, INS officers will continue to accept the I-90 application to replace old alien registration receipt cards. There are many advantages to obtaining and using the current Form I-551 alien registration receipt: BUT YOUR DECISION TO APPLY FOR A REPLACEMENT I-551 ALIEN REGISTRATION RECEIPT CARD AT THIS TIME IS STRICTLY VOLUNTARY.



# You Can Control Your Money

Is there too little money left out of your paycheck after you have paid your bills? Join the club. For most of us, it seems there's never quite enough to stretch from paycheck to paycheck. Or maybe we do manage to pay the bills but never get around to saving anything. "If only we could make more money," we sigh; but even people with large salaries can have money troubles. Here's how to take control of your money instead of letting it control you.

Most of us aren't millionaires, but many of us will eventually handle \$1 million or more in our lifetimes. If you're 35 and make \$30,000 a year, allow for a 3% raise over the next 30 years of employment; you'll have \$1.4 million go through your hands. So how can we keep more of those hard-earned dollars in our pockets? Most financial experts say it's all in the planning.

You're not being a miser by using a budget. You're working to improve the quality of your life. Here are some steps to help set your own budget on a spending plan.

**Determine your priorities.** No matter how much money you have it will probably never be enough. Work with your family and determine your life values and priorities to get the most out of your money. If you want to own your own home some day, you've got to be willing to give up other things to reach your goal. It may help if you rank your present (or future) priorities as "vital," "nice," and "worthless."

**Find out where your money goes.** Before you can plan how to better allocate your income in the future, you must know what you're spending habits have been. Start with your cancelled checks and credit card statements: sort them

into categories, such as *housing, food, medical expenses* and *clothing*. You'll quickly see where your money has been going.

Next, to staunch the flow of cold cash from your pocket, think about the \$20 or \$50 you get from the bank's automatic teller machine every few days. If you go to work with \$20 and come home with \$2, you need to know where the \$18 went. So write down every cent you spend and keep receipts. After a few weeks, examine them and look for a pattern. By learning where you spend your money, you can change your habits, especially when you realize how quickly small items add up.

**Plan your spending.** Expenses fall into three categories: fixed (regular, monthly bills) like the rent, mortgage, car payment or day care bills; variable (unpredictable expenses), like car repairs; and seasonal, like Christmas gifts or car insurance. Don't rely too strictly on a preconceived formula that states X percent goes into a particular category. Your priorities for a larger home versus an expensive yearly vacation, for example, will dictate when your money goes. But there are two highly desirable goals for any spending plan: reducing credit card or high interest debt, and establishing a regular savings plan. If you have a problem with a regular savings account, then join the traditional Caribbean savings club popularly called soo-soo.

Don't feel you can't allow for "fun" money; planning doesn't have to mean going without. It's more a matter of setting limits. Once you decide how to distribute your money, try to stick to a system that'll keep your new spending plans or-

ganized. Here are a few different plans.

**Open a separate account** or set aside a cash "allowance" for expenses such as groceries and clothing. Separate funds for variable or seasonal expenses by putting \$25 or so from each paycheck into a savings account.

**Maintain one account**, but control your spending by subtracting the amounts you anticipate needing for seasonal and variable expenses from your checking account balance, and keep a separate running account for them. (That way, a deceptively high balance that includes \$250 you've saved towards next month's car insurance bill won't tempt you.)

**Monitor your progress** monthly. At the end of the year, look back at how you've done, and reexamine your family's priorities if necessary.

## Smart Shopping Tips

1. Pay with cash. You'll spend more with plastic or checks.
2. Wait for lower prices. You'll save 50% or more at off season, clearance or white sales.
3. Buy in bulk and pay lower prices. Share costs with a neighbor.
4. Frequent garage sales, thrift stores or second-hand shops.
5. Use a grocery list to avoid impulse buying. Shop alone and when you're not hungry.
6. Cut down on catalogue shopping to avoid using credit cards and paying added shipping and handling charges.
7. Plan meals in advance and use left overs.
8. Check the checker. Sale prices don't always ring up at the register.



## **1993 CARNIVAL & PARADE SCHEDULE**

Atlanta Carnival	May	29, 1993
D.C. Carnival	June	26, 1993
Takoma Park Parade	July	4, 1993
Montreal Carnival	July	4, 1993
Tornoto Carnival	August	2, 1993
Georgia Ave Day Parade	August	28, 1993
Labor Day (New York)	Sept.	6, 1993
Baltimore Carnival	Sept.	11, 1993

### **MEET THE SVGNA'S NEW EXECUTIVES**

The members of the Saint Vincent and the Grenadines Nationals Association of Washington, D.C. elected new officers for a one-year term beginning on June 5, 1993 at its annual meeting held on May 1, 1993. The new executives for the 1993 term are as follows:

- . Lennox J. Simon, President
- . Bonnie Andrews, Vice President
- . Leonard Crichton, General Secretary
- . Gibbons Joseph, Treasurer
- . Joan Hoyte, Public Relations Officer
- . Victor Castello, Recording Secretary

### **MOONLIGHT CRUISE ON THE POTOMAC**

In the spirit of Caribbean unity, the Saint Vincent and the Grenadines National's Association of Washington, D.C. and the Grenada Cultural and Social Association cordially invite you to come cruise with us on our Fourth Annual Moonlight Cruise on the Spirit of Mt. Vernon on Saturday, July 17, 1993.

Boarding at 6th & Water St., SW, Wash., DC  
11:00 PM SHARP

Admission: \$35.00 in Advance  
CASH BAR . . . Hot Hors D'oeuvres  
For Info: Lennox Simon (202)269-0988  
Steve Alexander (301) 431-4584

BOBBY'S MUSIC MACHINE  
WILL BE JAMMING



# 1993-1994

1993 May						
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30	31					

1993 June						
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1993 July						
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1993 August						
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1993 September						
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1993 October						
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31						

## MAY

- 1 Annual Meeting (elections)
- 28-30 Richmond Weekend (picnic)
- 9 Mother's Day
- 28-30 Memorial Weekend
- First Regular Meeting

## JUNE

- 5 General Meeting
- 6 Tea party
- 26 Washington, DC Carnival

## JULY

- 2-13 SVG Carnival Celebrations
- 2-5 Carefesta (Montreal)
- 4 Independence Day (USA)
- 10 General Meeting
- 17 Moonlight Cruise
- 30-31 Carabana (Toronto)

## AUGUST

- 1-2 Carabana (Toronto)
- 9 General Meeting
- 9-10 Grenada Carnival
- 22 Annual Picnic (Rock Creek Pk)

## SEPTEMBER

- 3-6 Labor Day Weekend
- 11 General Meeting

## OCTOBER

- 2 General Meeting
- 11 Columbus Day
- 24 SVG Independence Church Service
- 27 SVG Independence
- 29 Embassy Reception
- 30 SVG Independence Dance
- 31 Halloween

## NOVEMBER

- 11 Veteran's Day
- 25 Thanksgiving Day
- 6 General Meeting

## DECEMBER

- 5 General Meeting
- 19 Annual Children's Xmas Party
- 27 Christmas Dance

## JANUARY

- 8\* General Meeting
- 17 MLK, Jr. Holiday

## FEBRUARY

- 5 General Meeting
- 12 Lincoln's Birthday
- 14 Valentine's Day
- 21 President's Day

## MARCH

- 5 General Meeting

## APRIL

- 2 General Meeting

## MAY

- 1 Annual Meeting

1993 November						
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1994 February						
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1994 March						
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1994 April						
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