

EDITORIALS • COMMENTS • OPINIONS



Coping

By Dr. Charles W. Faulkner

Manipulating Your Way To Happiness

Let's face it! When you are honest, lovable and devoted, you receive a mild emotional "kick in the teeth." Your spouse thinks you are weak and takes you for granted, and stops treating you with kindness. Your friends become less careful and considerate of your feelings. Your boss expects you to do more work than the other employees. And, you generally are made to feel unhappy.

On the other hand, when you play hard to get, act mean and intimidating and push people around, the results are often surprisingly different. Your spouse becomes jealous and affectionate. Your friends regard you as strong and assertive. Your boss gives you a promotion for having strong leadership qualities. In general, you get the respect that you want.

The nice person gets abused. The manipulative person gets respected. This seems to contradict what you have been told all of your life by your parents, ministers and teachers. You were told to be honest, fair and kind. You were told to do unto others as you would have them do unto you. This was supposed to lead to friendship and happiness because people were supposed to respond to you with kindness whenever you were kind to them. But, it has lead to people labeling you as weak and, has, as the result, lead to your unhappiness.

Most people are reluctant to admit this apparent unfortunate truth because it seems so wrong. It seems so unfair. It seems so much against what we want to

believe. But, no matter how unfair it may appear; no matter how much we want the "nice guy" world to exist, the blatant reality is simply that nice guys, in fact, do not often win! In fact, nice people usually end up as losers.

The winners in this society are the manipulators of behavior - the con men. We are not referring to evil people, bank robbers or sadists. We are not referring to people whose primary objective is to harm you in some way. We are not referring to people who have any negative intent in mind. The reference is to people who modify their behavior in order to provoke a favorable response from others. There is, normally, no desire to hurt anyone.

Are you startled by this revelation? Probably not. You realize that in order to get a pay raise from the boss, you must smile, be kind and courteous, and make him think that you regard him as a nice guy (even though you may resent him). If you want your teacher to give you a good grade, you must act as if you have studied hard and fully understand the material (although you may not have studied at all). If you want to be pursued by the opposite sex, you must hide all of your negative qualities and act as if you are kind, desirable, intelligent, confident and give the impression that you are pursued by many other members of the opposite sex (even if this is untrue).

The point is that you are already well-schooled in the art of psychological manipulation. But, you have a less provocative name for it. Perhaps we call it psychological pragmatism, a little white lie, gentle persuasion or common sense. But, no matter what you call it, it is manipulation and playing the con game to get what you want.

My next column will explore this issue further.

Your suggestions are welcomed. Suggestions for future articles will be appreciated. Cassette tapes of this and other articles are available for individual use, discussion groups and classroom use. All letters and inquiries should be sent to Dr. Charles W. Faulkner, Post Office Box 50016, Washington, D.C. 20004.

Meeting Black Housing Needs

By William R. Morris
Washington Housing Correspondent

In this recession we are now going through, men and women are losing their homes -- or they are on the brink of doing so by falling behind in their mortgage payments -- all because of present economic conditions. Unemployment is rising and it may go higher before it starts to come down. This is probably the worst threat to Blacks who are buying their homes.

Then there is inflation, increasing real estate taxes and high heating and utility costs. And maybe a drawl of other bills, things you've bought on credit that now must be paid for. And there is always that chance of an unexpected illness cutting into the family finances.

Put all these things together and you have a mortgage in peril. You've got to keep up with these payments -- or else. So the big question is: What happens if you find you can't pay your house note? How do you try to protect your family against foreclosure? What should you do?

There are some actions which may be taken to avoid a foreclosure and the first is to TALK. Talk to your lender about the whole problem. Don't put it off. They will try and work out an arrangement with you that makes sense. Find out how your loan is classified. Is it listed as past due, delinquent, or in default? A past due loan implies only few days late; a delinquent loan means the payment is between 15-30 days overdue; and a loan over 30 days late is considered a default.

Are you a "temporary" delinquent or a "chronic" delinquent? If you've had problems in the past your lender probably has you in one of these categories. A different collection method is used for each type of borrower. Can you resume full monthly payments in the near future and bring your payments current in a year or so? If you are a member of the armed services do the provisions of the Soldiers' and Sailors Civil Relief Act apply?

When you first receive a work layoff notice it's time then to see your lender. Most lenders will be cooperative and understanding if you come to see them before falling behind in your payments. Some will offer what is known as "forebearance" or a "moratorium" on your payments. They have other options short of foreclosing on buyers who want to keep their home. Mortgage payments can be deferred for a few months, the loan can be rewritten to reduce monthly payments, borrowers may remain delinquent for up to one year and partial payments can be accepted.

Some lenders will ask that delinquent borrowers to cut out the use of credit cards for a while. Most will want to know if you have any assets that can be borrowed against like life insurance policies; if your wife has an income; what your monthly living expenses are? If your payments have been delinquent and you're driving around in a \$10,000 car they take that into consideration.

Borrowers who have a government-insured loan and suffer a layoff or illness may qualify for forbearance provisions which defer or reduce payments for as long as one year and a half. To further protect FHA-insured homebuyers from foreclosure, HUD recently announced a "Temporary Mortgage Assistance Payments" program. It permits HUD to make all or part of a defaulting homebuyers monthly payments direct to the lender for as long as three years.

To qualify, a borrower would have to agree to eventually pay back the aid, and the default would have to be beyond the homebuyers own control -- caused by the loss of a job or death or illness in the family.

VIEWPOINT



JULIAN BOND

Don't Unleash The FBI

Suppose you're Jewish and a strong supporter of civil rights for blacks. Then one day you receive -- anonymously -- a crudely drawn anti-Semitic comic book supposedly produced by a black group to which you have made sizable contributions.

Or say you're the publisher of a newspaper that has always stood for equal opportunity. Then you are informed by a nameless telephone caller that the most respected figure in black America is meeting a white woman for a sexual tryst at an out-of-town hotel.

Or you're the head of a militant black organization that is trying to arrange a coordinated attack on racism by a number of black groups. Then you receive in the mail a death threat apparently written by the leader of the group that you met with the night before.

Or you're the leader of a group that is planning a demonstration in front of City Hall. A "member" of the group suggests abandoning non-violence in favor of a bloody confrontation with the police.

Or you're running for public office as a reformer. Suddenly your opponent releases documents that "prove" you belonged to a subversive group as a teen-ager.

These aren't plot lines for the latest Robert Ludlum novel,

but real-life scenarios from the annals of the FBI.

This kind of political harassment was standard operating procedure for the FBI and many state and local police forces until 1976, when public revulsion at the American adoption of police-state tactics normally associated with totalitarian regimes inspired corrective action by Attorney General Edward Levi.

The Attorney General's Guidelines on Domestic Security Investigations -- called the Levi Guidelines -- restrict the ability of the FBI to investigate lawful political activity. They insure that the agency's investigations are "designed and conducted so as not to limit the full exercise of rights protected by the Constitution and laws of the United States."

One of the most important protections, of course, is the freedom from government-sponsored disinformation. But before 1976, the FBI frequently engaged in the circulation of disinformation about political dissidents.

Under its Counterintelligence Program (COINTELPRO), the national police agency consistently engaged in conduct described by a U.S. Senate committee as "a sophisticated vigilante operation aimed squarely at preventing the exercise of First Amendment rights of speech and association."

Now the Levi Guidelines are facing revision, as revealed by FBI Director William Webster in June 24 testimony before the Senate Subcommittee on Security and Terrorism. That subcommittee is chaired by Sen. Jeremiah Denton, R-Ala., who has urged increased surveillance of groups that favor such causes as "civil-rights reform, prison reform or a nuclear-weapons freeze."

Webster offered no hint at how the Levi Guidelines might be revised. But he did assure conservative Sen. John East, R-N.C., that he "will be pretty much pleased" with the revisions.

Most civil-liberties organizations believe that the current standards are too weak and fail to provide complete protection against the notorious FBI abuses of past years.

Any dilution of Levi's prohibitions against politically motivated investigations would be a step backward, and any revisions that please East and Denton could signal a return to the disinformation, harassment and disruption techniques used so widely in the past.

Significantly, no one at the FBI -- including Webster -- claims that the Levi Guidelines have hampered federal law enforcement in any way.

So, why must they be revised?

If the only answer is to fit the paranoid political fantasies of the Senate's newly dominant right wing, then you had better be careful what you say and do because the FBI may be listening in once again.



The Black Family

By Ray Willis
Family Life Education,
Catholic Community Services

The Art Of Discipline

More apparent in our daily lives are the difficulties parents face with their efforts to socialize their children and teenagers. This task is increasingly more of a concern due to rising social, political and economic pressures confronting Black families.

Debate has continued in communities, institutions and among scholars across the country regarding appropriate measures useful toward solving behavior problems displayed by youths.

Often overlooked by parents are the social/psychological causes which may bring young people to exhibit negative behaviors. Inadequate feelings, family chaos, discrimination, and peer pressures are some factors which produce problems in our children. These difficulties can increase for parents who lack knowledge of developmental stages in children and/or solely rely on traditional parenting methods (i.e. spanking or restrictions).

Parents should continually examine approaches used with their children for reaching goals of guidance and teaching social responsible behaviors. Basic with all age groups are commonalities that can assist parents, communities, and institutions in decreasing problems in young people.

Factors which affect success with discipline approaches are (1) consistency, true that it is difficult to apply consequences regularly, inconsistency by parents will likely lead to no inhibition with behavior problems. (2) Timing, research on children's learning patterns has shown that parents who delay in providing consequences for a child's misdeed are likely to have little effect on changing that behavior. (3) Severity, a forceful consequence (removing a desired privilege) will likely be more effective toward changing that behavior. (4) Relationship between parent and child. It is generally acknowledged that parents who have established a positive relationship with their children are more likely to be successful in producing effective control over their child's misdeeds.

Parents and children are both faced with many social/psychological pressures which can increase negative feelings leading to bad behaviors. Parents who wish to increase their knowledge on this and other subjects should begin by contacting Family Life Education, Catholic Community Services, 323-6336.

Seattle City Council Hearings Calendar

WEEK OF AUGUST 16

Wednesday, August 18, 2:00 p.m. CENTRAL DISTRICT CABLE TV FRANCHISE. The Parks and Community Resources Committee will discuss the proposals by Inner City Communications Co. and Citizens Cablevision Corporation for the Central District cable TV franchise. Councilmember Dolores Sibonga will chair.

Friday, August 20, 2:00 p.m. CENTRAL DISTRICT CABLE TV FRANCHISE. The Parks and Community Resources Committee will hold a special meeting to discuss proposals by Barden Cablevision of Seattle Inc. and Clearview TV Cable of Seattle Inc. for the Central District cable TV franchise. Councilmember Dolores Sibonga will chair.

What To Do If You Can't Pay The Mortgage

When all other efforts fail, and before a foreclosure action is initiated, a lender may recommend or help with selling the property. They usually know the markets and can work with the homeowner to help them walk away with some of the equity in their home.

The single most important thing for the lender is the borrowers credibility. His track record and integrity by far are at the top of the list of considerations to

foreclose or not. To this extent a favorable decision rests with the homeowner. In the final analysis, if you find that you can't pay the mortgage and want to hang onto your home the alternatives which can be pursued include: special forbearance, modification or assignment of the mortgage, or a voluntary conveyance of the property to a relative, friend or investor with a lease and option to repurchase when conditions improve.

Records Are Key To Reporting, Recovering Theft Losses

Common sense dictates that quick reporting of burglaries maximizes the chances of recovery. And if your home is the one out of six that will be robbed this year, you should support your insurance claims with detailed records. According to the Washington Society of CPAs, however, these records can also support tax deductions taken for unrecovered theft losses.

In most cases, you can't deduct the total value of possessions stolen from you, CPAs note; but taking the proper steps can lessen the final amount of your loss. Start by reporting the robbery to both the police department and your insurance company. Their records of your report are helpful, especially if the theft loss is questioned. Generally deductions aren't allowed for misplaced or lost valuables.

Keeping a complete, up-to-date inventory of your possessions and their value makes reporting easier. And many insurance companies provide special inventory forms for descriptions, purchase dates and prices of the items in your home.

CPAs recommend updating this form whenever you acquire new possessions or when something you own appreciates in value. The list should not be kept with your valuables where it, too, might be taken.

Once you've accounted for all missing items, you can determine the total amount of your loss. The amount of the tax deduction you take depends on the worth of the item and the amount of any reimbursement you receive from insurance and any other source. You must subtract an additional \$100 for each theft before you claim a tax deduction. So if you have a theft loss of \$600 and the insurance company reimburses \$400, your deduction is \$100.

The formula to determine the deduction uses the lower of the fair market value and the adjusted basis of the property. From this total, subtract the insurance reimbursement and \$100.

The fair market value of the item is the price at which it could be sold. Your deduction might be limited for uninsured loss on theft of valuable property with low purchase price. That's because the lower of the fair market value and the cost basis is used.

Say an inherited set of silver, currently worth \$7,000 is stolen. At the time of the inheritance, the silver was worth \$2,000. Later, you had it reappraised and insured it for \$4,000, the amount you were reimbursed. Since the insurance returned more than your basis - its value when you inherited it - you actually have a gain and not a loss.

CPAs say you can report and deduct all losses in the year which they occur. But if you deduct a theft loss in one year and receive compensation the next year, you must report the compensation as income.

Even if your property is recovered, you might still be eligible for a tax reduction if the property lost value while it was missing. The deduction, in such cases, is

the difference in fair market value after the theft and either the fair market value before the theft or your cost basis. For example if your stolen car is returned a year later with an extra 20,000 miles of use, its value is probably lower. You can take a theft loss deduction for the difference.

Repair and replacement costs, however, are not deductible. So if the car is dented you can't deduct what it would cost to fix.

Prevention is the most effective way to reduce losses from theft. But police say one robbery occurs every 10 seconds and they concede only 70 percent are preventable. Proper records and quick reporting can help reduce your final loss.

-Washington Society of CPAs

ASK WENDY

Are there self-help groups for female alcoholics? (D.R., White Center)

The most well-known self-help group for alcoholics is Alcoholics Anonymous. A.A. has now developed a women's group within their programs, which women can choose to attend. These groups are especially helpful to women who often feel isolated from everyone in their alcoholism. Other women sharing the problems of recovery are more likely to be supportive of one another than those who do not understand the problems of alcoholism. You can locate the Women's Group by calling Alcoholics Anonymous, 323-3606.

Another helpful group is Women for Sobriety. There are seven weekly groups of this program in the greater Seattle area, each in different locations and with different schedules. Women in Sobriety is an international organization formed seven years ago when the need for mutual support by women for women was recognized by alcohol treatment programs. Information about Women in Sobriety is available by calling the 24 Hour Alcohol Information Line--722-3700.

(If you have a question for Ask Wendy, write to King County Women's Programs, 1207 Smith Tower, Seattle, WA 98104.)

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