### TO GIVE, OR NOT TO GIVE?



ART PAUL SCHLOSSER
Clarion Staff Writer

Have you been there? I think a lot of us have. You're standing on a corner of a crowded street and a person you have never met walks up and says, "Can you spare a dollar?" The questions that arise are, what do you think he will do with the dollar? Why are you in poverty? Why don't you get a job? These are just some of thoughts you may have in this situation. So let me share a few words from my own thoughts from hanging out on State Street and from talking to people who have asked me for cash.

One thing I don't want you to feel is that you have to give someone money just because they asked for it. Unless you're a multibillionaire, there is no way you could give everyone a dollar. You cannot help everyone, so no matter who it is, you have a right to say no. However, you may be biting the hand that feeds you. Sometimes these things come around in a circle and the very person you turn down today may be the person whose help you need tomorrow. This has happened to me on more than one occasion so I was glad when I did help them.

There are worse things than giving out a quarter or two to someone who asks even if it is wasted on booze. Consider it a peace offering. Or maybe you give them a quarter and they tell you a neat story. Or maybe what they really want is a meal, or a friend or some of your time. Sometimes if I have extra cash, which is rare these days, I might ask if they have eaten. Someone might ask for money and although I can't help, they continue to hang out and talk to me because they are looking for a friend. Do you have a minute? Anyone can hand out coins, but maybe they need a friend.

This is what I think about when I meet someone who might want a dollar: How do they look? Do they have shoes, or clothes? Are they drunk or sober? Are they from here or are they a stranger? Maybe they just need directions. Maybe a stranger comes up to you looking for money and although you can't help them you do remember where the homeless shelter is, so in a way you do have something to share with them. Maybe you don't have a dollar but you have some cookies, so why not share them? But it all depends on your attitude. Is this an opportunity for you to learn or to be stubborn?

I'm not promising that whoever you help will change their life, but I do feel more can be learned from observing the person you talk to that needs help and considering your options than if you just say no. So I hope you will give, but not necessarily money. I hope you will give what they really need, time, a smile, an ear, food, a place to stay and if it is a dollar and you don't have one, remember politeness is better than insults.

#### What Mary Kay doesn't want you to hear



DAN HALE / CHARLOTTE OBSERVER / KRT

**National sales director** for Mary Kay Cosmetics, Debi Moore, left, with daughter Taylor, Dec. 9, 2005, in Mooresville, NC. Moore has earned more than \$3.5 million in commissions, 14 pink Cadillacs, and several trips. Taylor also works for Mary Kay.

KAREN WYMORE
Reader Submission

It all began in July of 2004, a year after I graduated college. I signed up for Mary Kay during a restaurant promotion and "won" a drawing for a complimentary makeover. She left me with a recruiting video to watch and said that she'd give me a free lipstick to watch her video and give her my honest opinion.

I heard a self-made millionaire talk about the Mary Kay Career Opportunity and what it's done for her family and herself. Confident, rich and proud, she talked about how flexible it was. I thought, I can do this! I'm going to be a beauty consultant, make some extra money, pay off my \$2000 credit card debt and be my own boss!

I excitedly purchased my \$100 starter kit and then scheduled a Business Planning Session with my director. At the session, she told me that if I was serious about this business, I'd need to invest at least \$600 and highly encouraged me to start with much more than that to help me succeed. "It's so much easier to sell something you have on hand rather than having to go back and place your order with Mary Kay Corporate after you've made the sale with your customers," she said.

I truly believed you've got to spend money to make money. I didn't think of my initial investment as "debt." I thought of it as an investment in my future! This woman had earned a "free" car in MK, so she was proof that this company worked. She offered to do my first show to help "train" me. Within my first week as an Independent Beauty Consultant with MK Cosmetics, I had already spent over \$2200 for inventory and start up costs.

I was excited but very scared. I had invested into an inventory of product that I had no experience selling. I didn't know much about skin care or makeup artistry. And, my biggest fear was that I didn't know where I was going to get the customers or how I was going to sell it all.

No matter what I did, I was barely making any income. My sales were low, expenses were high and I didn't even seem to notice the debt on my credit card doubling and quadrupling. Yet my business skills were improving and my sales were getting much higher! I was even starting to recruit some team members! For the next two years, going to Mary Kay meetings was encouraging, and I started to believe the saying "Fake it 'til you make it."

I continued to learn everything I could, working as hard and fast as possible. I put together a huge "Training Manual" that covered what I was using and learning in my own business. No one else in Mary Kay that I had run across offered some-

thing like this as a resource and I thought it would solve every problem that I had run into.

About this time that I started realizing how out-of-control my debt had become. Each month I consistently found myself borrowing more from the credit cards, sort of doing a balancing act. I don't know how many times I crunched the numbers and looked at how many selling appointments it would take for me to hold each week, realistically, to allow me to stop going further into debt. I decided to file bankruptcy.

At that point, my credit card debt was above \$50,000. At that time, my minimum payment was \$1000. I struggled with the decision to file bankruptcy. I wanted so desperately to be successful and knew that a bankruptcy would certainly give people the wrong impression about my success in Mary Kay if they knew about it. My debt was "discharged" in November 2007 and I was more determined than ever that I'd finally be able to make it

I was always taught that 60 percent of the money I collected was supposed to go back into the business to replace the products sold and to allow extra room for business supplies and sales tax and the other 40 percent was treated as "profit."

I eventually had to admit to myself

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## **Blind faith or rational choice?**

HUGO MARTINEZ
Clarion Staff Writer

Recently there has been a fervor of sorts among college students to align themselves along the lines of political ideology and party rhetoric. Don't get me wrong, I believe that this re-birth of political activism is something that has been sorely missing in today's world of iPods, instant downloads and Britney Spears mania.

The problem I have is that in a world in which the individual is no longer relevant in comparison to what socioeconomic background they belong to there exists a tendency to

want to belong to something much greater than ones own self. This need to belong can be dangerous at times because more often than not it requires a blind faith, which can lead to decisions made out of a wholehearted devotion, which often lacks the perspective of a rational mind.

However not all is lost. Maybe after all of the dust settles and the country picks it's new president people will still retain that passion for politics which has been absent from U.S. culture for the last 30 years. On the other hand the American public is so fickle that once the president has been picked the shadowy over lords

who run big media will eventually decide to go on to the next "big story." If that is going to be the case then I suggest that people pay close attention to who the candidates really are and not just say to themselves, "I'm going to vote for so and so because I like them."

Just remember if a candidate makes you feel warm and fuzzy inside and has a ton of great catch phrases, don't get pulled in by the hype instead make an informed decision by studying their past voting record on key issues and for goodness sake don't vote someone in to office just because they tell you what you want to hear.



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that my business expenses were eating up almost all of my profits! So, I wrestled with this challenge, and I couldn't come up with any expenses that I'd be able to cut if I still wanted to offer something I was proud of and something that was appealing to my customers.

Mary Kay claims that we have no quotas to meet. As a brand new Beauty Consultant, there is an immediate quota enforced. She cannot get the consultant discount unless she orders \$200 or more. In order to earn a car or become or remain a director, there is a \$4,000 per month wholesale quota to maintain!

I went to my Mary Kay Monday night meeting on Feb. 25. I brought a guest who seemed excited about the "Career Opportunity." I knew she wouldn't have the resources to afford anything other than her starter kit. I also knew that she had very little chance of success without the additional supplies that she would need that didn't come in her starter kit.

Then I was invited to come out in front to sit at the "head table" to be recognized for my weekly sales. I moved \$543 in retail product. Sheryl Peterson says something along the lines of, "So once you put money back to replace the products you sold for the week, you made about \$271.50! And you worked how many hours at your selling appointments, Karen?"

I looked at my sheet and told her "six hours." So, \$271.50 divided by six hours, equals about \$45 per hour! "How many of you here could get excited about \$45 per hour!"

At our meetings, we are recognized for our hours put into "selling appointments" only. Time on the phone booking appointments, coaching hostesses, training with team-members, meeting with potential recruits... all of those hours do not count toward our weekly "hours."

Here I was, in REALITY, struggling, post-bankruptcy... without making a profit myself... What a lie! I felt slimy. And now, Mary Kay Corporate has told me that even though I've decided to quit Mary Kay, I cannot stop advertising to my customers for another month! Oh well, I've already invested over \$41,000.

What's another hundred or so to send a letter to each of my customers thanking them for their support and kindness in my blind and misguided Mary Kay adventure and encourage them to choose another brand of cosmetics that does not support deception and greed in the future? It's an expense I'll be happy to pay to spread the word about Mary Kay Cosmetics!

To get information about selling your inventory back to Mary Kay Corporate, please call (972) 687-6300. Don't make the same mistake I did.



# PAC

THE MONEY
TREE GAME
SHOW

MARCH 25, 11:30 A.M.
TRUAX CAFETERIA

COMEDIAN ROY WOOD JR.

APRIL 10, 11:30 A.M.
TRUAX CAFETERIA

Psychic Fair

APRIL 16
TRUAX LOUNGE