

OPINION/LETTERS

Winston-Salem Chronicle

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Banks' Failure Rate

It seems to be the same old song when it comes to the state's financial institutions making mortgage loans to African Americans. The Community Reinvestment Association of North Carolina (CRA) discovered that the same patterns existed when it studied the state's financial institutions' records of mortgage lending to minorities and the poor: African Americans and lending institutions are not bosom buddies.

CRA's new study, released last week, again reveals the same old problems with the same old lenders as the culprit. The fact that African Americans — regardless of income level — are still twice as likely to be turned down for mortgage loans as whites is cause for concern, especially since these same African Americans who are turned away continue to store their hard-earned dollars at these banks.

CRA studied 14 lending institutions and evaluated the lenders in each of the state's nine metropolitan statistical areas on eight factors in order to answer the question: "Compared to other financial institutions, how well did a bank serve African American and low-income households in this city?" The eight factors used in the study included the percentage of applications an institution received from minority and low-income households and the percent of total mortgage portfolio lent to black and low-income households. The study also compared the rates of denials for African American and white applicants.

The results demonstrate that as far as the minority/banking relationship is concerned, history often repeats itself.

Banks for years have had a poor approval rate when it comes to mortgage loans to African Americans. And although CRA's study is based on 1992 numbers, the bottom line remains that very little effort is being put forth to change those numbers. Of those studied, Southern National Bank, Branch Banking & Trust and First Citizens Bank finished at the bottom of the scale. Southern National and BB&T both received grades of F+; First Citizens got a D—.

Also, NationsBank Mortgage received a D+ grade and NationsBank of North Carolina received a B—; First Union Bank received a D+ and First Union Mortgage Corp. received a B—, Wachovia Bank of North Carolina got a B+ and Wachovia Mortgage Co. received a C—.

There was a glimmer of hope. Minority-owned Mechanics & Farmers Bank, as expected, scored the highest marks. It was joined by the State Employees Credit Union and United Carolina Bank.

Some of the banks offered excuses for their low rating, such as noting that CRA's numbers are outdated. Some claim that their 1994 rating will be higher. All we can say is we hope so. For some, it couldn't get any worse.

Children Come First

It seems as though our county commissioners are more interested in the welfare of our children than some members of the city-county school board.

The commissioners agreed last week to spend \$750,000 for a program aimed at "at-risk" 4-year-olds, and all the board has to do is implement it.

But some board members now seem to have a thousand and one questions — none of which have anything to do with the merit of this program reaching youths at an early enough age to make successful students of them as they get older.

The myriad of concerns seem more political than anything else. One school board member said she was opposed to the county telling them how to spend the money. Well, if the school board doesn't know, then someone ought to enlighten them. Another school board member questioned whether the funding would continue since two commissioners who support the program — John Holleman and Chairman Wayne Williard — did not seek re-election.

If the funding is there for next year, take it. Make sure the program is a success and it likely will be funded again. But we believe the school board is the last political body that should criticize lame-duck status. The school board is full of them. If the voting public chooses, none of the current members will have seats in the fall. Should that preclude them from taking any action, as well?

Board members didn't think so when they went about business as usual and hired a superintendent two weeks ago. Grace Efird, who lost in the primary, even served as the host of the evening during the two forums.

The school board should take a look at the merit of the program and stop playing politics. And if board members choose to continue bickering over non-issues, they should be reminded that they chose a superintendent. And what's good for the goose is good for the gander.

Accused Killer Warns Youths About Guns and Violence

To the Editor:

My name is Cedric Hall and I am writin this letter because I am a victim locked away awaiting trial behind the city's major problem that's ruining the lives of today's young people.

I feel that today's society needs to hear about guns that have ruined a person's life, and from a person that has actually experienced the problem. I read the papers and mostly there are articles on crime and guns, but some of these articles, and the statements being made are mostly from people who haven't experienced the problem, just been around guns. I believe I can have a lot of input toward kids because I've experienced the problem.

The problem has effected me physically and mentally. I would like to encourage today's readers, parents and children not to get involved with guns. So that they will never have to come to this jail, because they lock you in here and basically forget about you. I didn't just shoot and kill someone just to be doing it; I shot to protect myself from being shot. The crime doesn't meet my past background behavior. I was just picking up a friend, and this guy tried to start trouble with me. I was threatened, and he even pulled out a gun on me, he put me in a serious position. There wasn't a chance for me to retreat and seek authorities for help. Some say guns are bad, which is true, but if I hadn't had one, I would have probably been killed.

Sometimes the law tries to say that every killing is drug related, and when they pick you up, it's always questions being asked about

drugs. I'm a hard-working citizen who is 20 years old, never been charged with drugs, just traffic violations, and I can assure you that I have no violent nature. But the guy I killed had a violent nature. His name is Garrett Henry Ridgill. I've been sitting here about five months and my bond is \$250,000 cash. But being in here has really helped me get my thoughts together.

Every night I go to sleep, this situation has been bugging me, so I decided to put it on paper because other people need to know that guns are a serious thing today. And I feel I have to say something about because I don't want anyone else having to go through what I'm going through. Thank you.

Cedric Hall

Kudos to Columnist

To the Editor:

I was jubilant when Dr. William Turner started writing regularly for the Chronicle. He was my teacher, academic advisor, mentor for three years at WSSU.

His Chronicle feature, Lift

I have been motivated to write at this time regarding Turner's unique piece on the O.J.s. I didn't think it was possible, but he has who sang "Sadie", not the O'Jays. However, you were my favorite teacher at State and you are still OK by me. Keep up the good work!

About letters . . .

The Chronicle welcomes letters as well as guest columns from its readers. Letters should be as concise as possible and should be typed or legibly printed. The letter must also include the name, address and telephone number of the writer to ensure the authenticity of the letter. Columns must follow the same guidelines and will be published if they are of interest to our general readership. The Chronicle will not publish any letters or columns that arrive without this information. We reserve the right to edit letters and columns for brevity and clarity. Submit letters and columns to

Chronicle Mailbag, P.O. Box 1636
 Winston-Salem, N.C. 27102.

CHRONICLE MAILBAG Our Readers Speak Out

Every Voice, lifts my spirits and inspires my thinking.

This man is incredibly bright and possesses a keen intellect.

His passion about issues that affect African-American people is genuine, sincere and dynamic.

finally outdone himself.

The parallel between the sports figure (O.J. Simpson), the Wall Street banker (Orlando Joe Jett) and the singing group (The O'Jays) was clever.

But, "Doc", it was the Spinners

Also, any chance of your writing getting syndicated?

I am sure people outside of Winston-Salem would appreciate your views.

Tammy J. Broadway
 WSSU Alumnus '94

Support the People Who Put Bread on Our Tables

"Support the people who put the bread on our tables," is what the Reverend Leon H. Sullivan told hundreds of Opportunities Industrialization Center of American, Inc. (OICA) executives at the organization's 30th convocation ceremonies. On the other hand, William Hoglund, vice president of a company that puts bread on the tables of a quarter million people, told the same group, "America needs more cooperation between business, government, academia and organizations like the Opportunities Industrialization Centers of America to ensure minorities have the skills and knowledge to function in a highly competitive marketplace." This mutual backslapping was taking place because Hoglund is a senior official of General Motors Corporation, and Sullivan is a former member of that company's board of directors and a firm believer of American "Support for homegrown products." Hoglund was trying to shore up African American support for his cars currently in the marketplace and for the future employees of his company who will become institutions like OICA.

GM's number three man told OICA's 30th Convocation that the changes occurring in industry can provide some perspective on jobs, job training, fairness and opportunity. "There's been a tremendous paradigm shift in the industrial sector, a paradigm shift so significant that it's likely to affect the business of training people for good jobs," Hoglund said. In indicating GM's commitment to diversity and enhancing opportunities for minorities, Hoglund said, "Job training and retraining will become critical factors as a result of the explosion of technology and the globaliza-

tion of business."

Leon Sullivan has been helping the nation's poor and unemployed "eat more cake" for 30 years. After putting Philadelphia's Tasty City on its ear for discriminatory practices in the 60s, Sullivan and 400 ministers in that city began a movement called OICA that has now served over 1.5 million disadvantaged and under-skilled men and women. OICA is now a network of 70 community-based employment and training centers that have established solid reputations for preparing quality and dependable American workers. The philosophy of OICA, established by the tenacious Rev. Sullivan, is for "Self-help." The organization's system of developing the "Whole person" enables its products to become self-sufficient, productive workers. A 1989 study revealed that the first one million individuals who received OICA services produced more than \$150 billion in earnings for the U.S. economy. By joining the workforce, these million individuals generated more than \$22 billion in taxes and saved taxpayers \$35 billion in welfare payments.

Leon Howard Sullivan is one of the most widely admired and respected men in the world today. Although his church was one of the largest in Philadelphia, much of his world acclaim came from his directorship at General Motors when the company gave him full reign to expand business opportunities for blacks inside and out of that

industrial conglomerate. During his board tenure the volume of business GM did with blacks increased from a few million to more than \$1.3 billion. Today, GM does more business with African American firms than the U.S. government, or any other private company in the nation's history. His now famous "Sullivan Principles," a code of conduct for firms doing business in South Africa, helped inaugurate a revolution in race relations in that country.

In giving the OICA another \$1,000,000 con-



BUSINESS EXCHANGE

By WILLIAM REED

Hoglund also pointed out the soundness of Sullivan's new principle of "supporting those who put bread on our tables." GM's progress with minority affairs includes: over \$1 billion in minority supplier purchases; employing 62,000 black employees - the largest private sector employer of blacks in the world, having over 150 high level executives and having 216 black GM dealers - the largest number of black dealers in the industry. (Information on automobile dealership opportunities is available for \$2.50 from African Americans on Wheels, 2-54 National Press Bldg., Washington, D.C. 20045)

(William Reed is a nationally syndicated columnist)

VOICES IN THE COMMUNITY

Recently there were several D-Day celebrations. Chronicle staff intern Beth Glen asked local citizens if they felt black soldiers were adequately portrayed or represented in the D-Day celebrations?



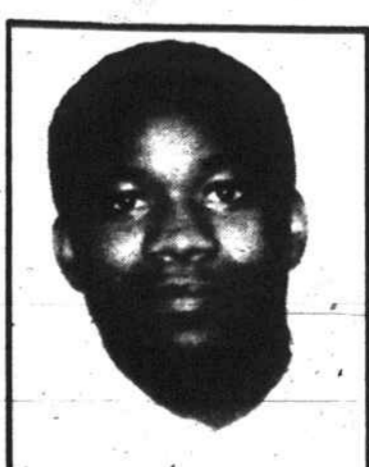
Ann Gray

"I don't honor military victories, not even in the Bible. If we are honorable and peaceful people our negotiations will lead to peace rather than blood shed. I didn't watch because I didn't want to feel bad."



Shirley Aldridge

"No, because I saw a lot concerning D-Day. They said the role blacks played was mostly to pick up dead bodies on the beaches. So they showed very little about them and even that was down played."



Darren Griffin

"They were portrayed but not represented. Though they were mentioned as part of what happened, they weren't the ones telling the stories."



Channon Campbell

"No because I didn't see any black people on TV who could have participated in D-Day. I only saw one black soldier on the morning broadcast from Normandy and he was young."



Marvin VanEaton

"No, because I'm sure that blacks participated fought during D-Day but you'd never learn that by watching the D-Day specials."