

FORUM

Just how blind are we?



James Clingman

Guest Columnist

Singer-philosopher Gil Scott-Heron once asked: "Just how blind will America be? The world is on the edge of its seat; defeat on the horizon, very surprisin', that we all can see the plot and claim that we cannot. Just how blind America?"

Today, forty years later, we ask, "Just how blind will Black America be?" We should be able to see the plot, but many claim they cannot. We are heading down the same political road that got us into our current condition of political impotence and irrelevance. The next election and all of its current hoopla exposes the continuous game being played not only on Black America but on America in general. Any discerning person can see it. Unfortunately, much of our discernment is invested in "The lives of ...," "The Housewives of ..." and all the other nonsense many of our people watch religiously.

We are too busy living vicariously through the TV lives of other folks who are paid to carry on a bunch of foolishness, to curse one another out, to threaten one another, and to insult one another. We are blind to our own demise right now; but when October 2016 rolls around we will be in a frenzy of registering to vote, albeit uninformed and ill-prepared to face the ensuing four years of the same mistreatment and neglect we have suffered under previous political administrations.

Political candidates said, "Game on!" months ago, and the best we are able to muster are a few demonstrations, disruptions, and discussions about whether or not our lives matter to them. We have asked candidates what they are going to do in response to our plight, but we have not made appropriate and commensurate demands in that regard. In other words, we have a lot of rhetoric but no substan-

tive reciprocal relationships with any of the candidates.

In all the debates thus far there was one question pertaining to black folks; it came from a Black man, CNN's Don Lemon, who selected the ridiculous question, "Do black lives matter 'or' do all lives matter? The question was silly and meaningless; the can-

didates' answer was to ignore the question.

Political candidates know that Black lives did not matter when 2000 Nigerians were slaughtered in the Baga Massacre in Nigeria, which took place the same time as the twelve Charlie Hebdo murders. They know that the 147 students killed at Kenya's Garissa University in April

2015 did not matter, but the 132 killed in Paris do matter. Want more? They knew that the lives of 985,000 Tutsis in Rwanda did not matter during that massacre in 1994-1995. They know, and we know as well, that black lives do not matter in "Chiraq" and other cities where we are killing one another. So why ask that dumb question?

Just how blind will Black America be? As we are led down the primrose path by the likes of "pleaders" rather than real leaders, as we buy-in to their sell-out of black people in exchange for a few crumbs from their master's table, the speed of our headlong plunge to the bottom increases exponentially.

Can't you see, Black

America? It matters not who lives at 1600 Pennsylvania Avenue; you have been and are being played. You are being duped with your eyes wide open. Right now many Black folks are arguing about Hillary, Carson, and Trump, as though we have some power to determine our own political destiny rather than one of them being in charge of it.

Here's the point. As Brother Gil Scott-Heron suggested, even though it's obvious that our elected officials will do whatever they want to do, legal or illegal, on our behalf or not, we turn a blind eye to it rather than changing the political game and playing it to win. If you would listen to The H2O Gate Blues, The Bicentennial Blues, The New Deal, and We Beg Your Pardon, you will see that forty years ago he told us what the political deal was; we would not listen then and we are still blind to the realities of political chicanery.

Just how blind will Black America remain, y'all? Our political engagement must be pragmatic; it must be for real, not some childish game where candidates are free to simply ignore us as they seek our so-called "precious" votes.

Our political dilemma has never been the lack of a "Black" President, no more than it was in the 60s and 70's when we thought it was a lack of Black politicians. Our problem was and is our lack of political involvement beyond voting, our failure to build political power based on an economic power base, and our reliance on political symbolism over political substance.

"How much more evidence do the citizens need; that the election was sabotaged by trickery and greed?" - The H2O Gate Blues

James Clingman writes on economic empowerment for black people in his "Blackonomics" column. His latest book, "Black Dollars Matter! Teach your dollars how to make more sense," is available on his website, www.Blackonomics.com.



Illustration by Ron Rogers for the Chronicle

RushCard empowers people to help manage their money



Benjamin Chavis

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The financial services industry is a vast matrix of banks, credit and debit card products, venture capital and

mortgage companies, investment firms, and other financial institutions that compete to provide services to 326,346,200 people in the United States and millions more around the world. There is a very old saying that posits: "How you manage your money will determine how well your heart will beat."

For 100.4 million African-Americans and Latino Americans combined that spend in excess of \$2.4 trillion annually as consumers in the U.S. marketplace, the daily and hourly financial management of our money is an important issue. The RushCard developed by Russell Simmons is an effective and efficient money management tool potentially for millions of "unbanked" and "under banked" people throughout the United States.

According to a 2014 FDIC report, 22 percent of unbanked households used a prepaid card, compared with 13 percent of under banked households.

I have always emphasized and promoted greater diversity and inclusion in the

financial services industry. But inclusivity also means more than limiting involvement primarily to be only customers or users of financial products and services. We also need more people of color and others to be owners and entrepreneurs in the growing financial services industry.

Russell Simmons is a global entrepreneur. I have personally known Russell for more than three decades. He continues to have the highest possible integrity and commitment to help people improve their quality of life. His entrance into the financial services industry was timely and providential. For over the past ten years the RushCard has steadily emerged as an invaluable money management prepaid debit card for hundreds of thousands of card users across the nation. Simmons' company, UniRush, LLC, owns RushCard.

Notwithstanding recent computer software glitches that have now been resolved concerning the use of the RushCard, it is my opinion that the RushCard today will be a productive and very useful prepaid debit card to use for each member of your family. Why? First, because the RushCard meets the Visa Clear Prepaid standards for clearly communicated fees and consumer protections.

Secondly, if you go to www.RushCard.com you will see a very user-friendly online process that explains how you can apply for the prepaid debit card. The mission of the RushCard is pub-

licly affirmed to "Empower our members by providing products and services that enable them to achieve control and realize their personal hopes and financial goals."

Thirdly, the RushCard has been around longer than most prepaid cards and has achieved over the past decade a number of innovative firsts in the industry to better serve its card users including but not limited to the following:

- * One of the first prepaid cards to offer Direct Deposit.

- * One of the first prepaid cards to offer check-writing capabilities to its members.

- * One of the first prepaid cards to offer cash loading at more than 35,000 MoneyGram® locations, nationwide.

- * One of the first prepaid cards to offer comprehensive money management tools that make it easier to track balances, create monthly budgets, and analyze spending.

There are a wide variety of prepaid debit cards available for people to have an opportunity to select for their personal and family use. My family members use the RushCard because it is user friendly, but importantly we use the RushCard because of Russell Simmons' trustworthy leadership in the financial services industry. The Consumer Report recently named the

RushCard the fourth highest rated prepaid card used as a substitute for a bank account.

Russell recently stated, "As a thank you for sticking with us and to support your cash needs during the upcoming Holiday season, we've declared a Fee Holiday Season, meaning from November 1, 2015 to February 29, 2016, you can use your RushCard without incurring any fees from our Fee Schedule. You don't need to take any extra steps to participate in this special offer. Just pull out your RushCard and use it for all of your holiday needs."

The no-fees for use of the RushCard from now until Feb. 29, 2016 applies to both current and new RushCard holders. Again, we all should strive to get better control over how we manage our money. I have found that using the RushCard does in fact help to manage savings, investments and spending. Financial empowerment will be the result of proper financial management.

Dr. Benjamin F. Chavis, Jr. is the President and CEO of the National Newspaper Publishers Association (NNPA) and can be reached for national advertisement sales and partnership proposals at dr.bchavis@nnpa.org, and for lectures and other professional consultations at <http://drbenjaminfchavisjr.wix.com/dr.bfc>.