

Editorials & Comments

Unity-The Only Hope

By Hoyle H. Martin Sr.
Post Executive Editor

A call for unity was expressed by the controversial African leader Idi Amin earlier this year. He said black Americans would be welcomed as observers at the Spring session of the Organization of African Unity (OAU) provided they develop a sense of unity and send a single representative.

Looking at the issue of unity in our own community, the Rev. Ralph David Abernathy said during a recent visit, "Charlotte's blacks are not aware of their own power. Banded together in a common cause, the black people of this city could attain any goal they wished to achieve, from the naming of boulevards, to the election of officials who will compassionately and intelligently work for the good of all the city."

In spite of these calls for unity, Benjamin Hooks, the newly installed head of the NAACP said in Detroit, Michigan, last week that black people should not have to be reminded that "racism continues to exist in this country." Hooks' words are not hallow rhetoric as evidenced by the Presidential Task Force on civil rights reorganization that told Jimmy Carter this past weekend "that discrimination in employment...is still a pervasive phenomenon in American life."

Growing Apathy

Even with such pronouncements, Hooks noted, there is a growing apathy among blacks toward the civil rights movement and such organizations as the NAACP. Speaking before the Detroit NAACP membership, Hooks added, "the problem is not really Congress on the courts or the President. The problem, my brothers and sisters, is in us." The "problem" which Hooks refers to is not just apathy but disunity with regard to some of the most fundamental issues affecting the welfare of black people.

Locally we have witnessed black disunity in failing to demand adequate representation on city and county boards and commissions; in earlier demands for scattered-site public housing; in inadequate health facilities on the westside; in limited support for the Martin Luther King Memorial Fund Drive; and in failing to aid the Charlotte Area Fund.

On the contemporary scene, we have witnessed political disunity that has led to the Black Political Caucus losing its credibility and making its endorsements of candidates worthless.

As we move closer to Election Day, it appears even more important that blacks have some sense for unity - some common goals, understandings and expectations - that all

can generally agree are significant for black people's welfare and for the mayoral candidates to commit themselves to support in exchange for black support at the polls.

Common Goals

The Post is not suggesting uniformity because there is considerable value in diversity. What, the Post does believe is that without being in the same political party, without living in the same neighborhood and without the same religious beliefs, people can nevertheless express and support a set of common goals that will be of specific benefit to them and of general benefit to the larger community.

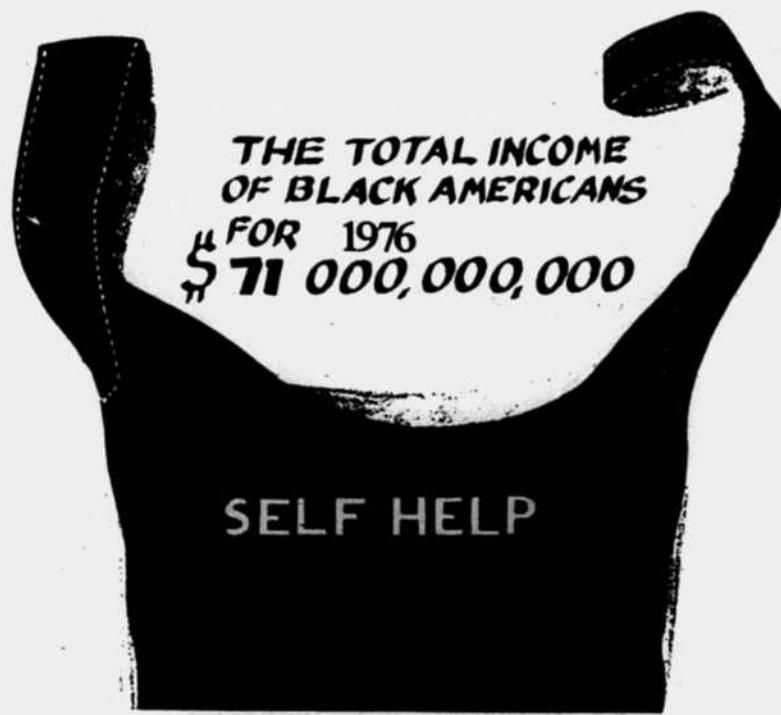
We recently witnessed a form of negative and destructive diversity when the Black Political Caucus endorsed mayoral candidate Jim Whittington during the primary election without showing a sense of unity by consulting with others in the black community. This was made clearly evident by a Whittington opponent, Jim Black, who swept the 18 predominately black precincts. Even with that blow to their credibility, the Caucus this week reaffirmed their endorsement of Whittington for the November 8 election on the basis of the relatively weak argument that Whittington, like our governor and the President, is a Democrat and "for goods and services for poor people and black people, that is important," said Caucus chairman Bob Davis. Davis reportedly said, the Caucus isn't satisfied with Whittington's 18-year record on a city council but "we have hopes that Mr. Whittington's record will improve for poor people and black people."

Our concern and criticism here is not with Jim Whittington, but with how little supposedly knowledgeable black leaders expect from a candidate in return for their endorsement. It is our hope that black Charlotteans - particularly civic, social and religious leaders - understand the meaning of unity and togetherness. With that assumption, the Post urges again black neighborhoods, precinct and district leaders to put their personal ambitions and philosophies aside and develop a meeting of the minds on the needs and concerns of the black community.

Following such a consensus, meetings should be held with the mayoral candidates for clearly defined public statements on their platforms and programs of benefit to black people. Then, black leaders will not have to say, "we...hope (the candidates) record will improve," but can say, "our candidate has stated a commitment on these issues."

Unity and togetherness are our only hope for bargaining power and progress in the future. Let's use it.

BLACK BOOT-STRAPS



Black's Destiny In Our Hands

LETTERS TO THE EDITOR

Council Must Follow Proper Procedures?

Dear Editor:

I have been attending City Council meetings regularly since June. In this time I have observed that the Democratic majority, which runs the Council, engages in practices which are legally dangerous. Since examples of questionable practices appeared again last Monday (10 October), I feel it is necessary to bring these to the attention of the community to protect the City.

The Council has simply failed to follow proper parliamentary procedure during its meetings. This is dangerous because it might open the City to suits by those who are adversely affected by decisions which were made in violation of parliamentary law.

Last Monday Councilman Whittington was presiding over the Council in the absence of Mayor Belk. During this meeting Betty Chafin moved to adapt an ordinance which would give the Municipal Information Review Board (MIRB) supervisory and advisory powers. During the discussion of this motion, Pat Locke moved to substitute for Chafin's motion a new motion which would make the MIRB only advisory to the Council.

Technically, Locke was moving to amend the Chafin motion by replacing it with new wording. After discussion of the Locke substitute, a vote was called for on whether or not to make the Locke substitution. The motion to amend by substitution was passed by a 4-2 vote. This action was treated as if it constituted passage of the Locke measure into law. This is not the case. According to parliamentary law (See Roberts Rules of Order Newly Revised - 10 pp. 94-5 and 134-5) this vote could only be to make the substitution. A second vote should

have been taken to actually pass the Locke substitute into law. As it is, Council went on to the next item without actually taking a vote to adopt the ordinance. In other words, the Council did not pass any ordinance on the MIRB at their meeting on Monday.

If this incident were uncommon the harm could be easily repaired. However, I have observed other parliamentary errors in the past. It may be necessary for the City Attorney and City Clerk to go back through the minutes of previous Council meetings to discover other examples of error and prepare a complete list of measures which the Council failed to pass because of a misunderstanding of procedure.

I have also been alarmed at the insensitivity of the Demo-

cratic majority to potential conflicts of interest. At the meeting on Monday Betty Chafin seconded a motion to recommend approval of a contract with The University of North Carolina at Charlotte to continue and complete the evaluation of the Dalton Village High Crime Neighborhood Project. Since Chafin is employed at UNCC, she very clearly has a potential conflict of interest. We cannot allow members of Council to vote to award contracts to the organizations for which they work. I feel sure that Ms. Chafin had no corrupt intent, because she will not personally gain from the Dalton Village Contract. But the principle here is clear. Council must be conscious of potential conflicts of interest and avoid even the appearance of wrongdoing.

Ted Arrington

Alabama Richer Than New York?

Mr. Bill Johnson, Editor
Charlotte Post
P.O. Box 97
Charlotte, N.C. 28230

Dear Mr. Johnson:

Is Alabama richer than New York? Yes, and so are 15 of the 16 states in the South that make up the "Sun Belt."

The enclosed report from the First National Bank of Chicago is truly enlightening. It explodes the myth that the South is poor and down-trodden because its per capita income lags behind the "affluent North."

Our per capita income, relatively low in some cases, is a source of deep concern. But for the first time, an intelligent comparison has been made that adjusts the per capita income figures for such vital factors as cost of living and taxes. The results are profound. When the figures are adjusted,

and the real, disposable income immerses, the Sun Belt assumes the role that many of us felt we played-but couldn't prove. Of the ten top-ranking states, six are in the Sun Belt region. Six "Snow Belt" states, generally regarded as being in the rich Northeast, rank in the bottom ten.

I thought you would find the report interesting and informative and hope you will help us spread the word about our state. It is important that these findings be known.

Thank you for your interest and enthusiasm.

Yours very truly,

W.D. Stedman

Write On

"Something on your mind?" Write on, write us, and we'll put your thoughts, opinions and ideas right here in this column. Write us at P.O. Box 97, Charlotte, N.C. 28230.

TO BE EQUAL



Vernon E. Jordan Jr.

President Visits A Slum

President Carter had an educational experience recently, and hopefully it will spur him to revise his Administration's priorities and begin a head-on assault on the problems of the inner-cities.

The President went to the South Bronx, one of the most blighted urban neighborhoods in the country, but typical of many. The section is a symbol of urban neglect, of poverty, and of the wasted lives and blasted hopes of millions of people.

The President walked through the slum streets. He walked across desolate man-made urban deserts that looked as if they'd been pounded by B-52s. He saw burnt-out buildings standing amid the rubble. And most important, he talked to some of the people there giving them new hope that the President cares about their plight.

According to news reports, he was appalled by what he saw. He talked about rehabilitating the South Bronx's decrepit housing stock and of turning its open areas into recreational facilities.

But that's just part of the problem. It's not enough to rebuild some houses or to pepper the area with playgrounds. The South Bronx didn't become what it is because of the state of its housing or the lack of play areas.

Like other urban slums, the South Bronx has decayed because the people living there don't have decent jobs at decent wages. As one young man called to the President and his party: "Carter, give us jobs."

With jobs, people will be able to afford to upgrade their housing. They'll be buying in stores and that will revive the areas's economy, creating even more jobs. Their taxes will enable the city to provide more services, thus halting the further deterioration of the neighborhood. With higher tenant incomes, it would be possible for housing to be sharply improved instead of having landlords walk away from their buildings.

Then there are other steps that need to be taken - measures to stop banks from redlining slum areas, better city services like garbage collection and police protection and improved education.

Areas like the South Bronx don't just happen, they are made. And the manner of their making constitutes a national shame. Discrimination, neglect and artificially high joblessness all contribute to the making of urban blight.

The President must realize that the federal policies of preceding administrations helped create urban wastelands like the South Bronx, and has to make the connection between what he saw and the need for revising his Administration's priorities.

After walking through the rubble of the South Bronx he should now realize that full employment has to take precedence over balanced budgets, and that providing the human right to a job is as crucial as trying to extend other rights to countries that don't observe them.

The President's visit will have meaning if it becomes the first shot in a broad attempt to educate the nation to the needs of the cities.

as i see it

Common Sense With Problems Of Death

By Gerald O. Johnson

The only time we can go through life without facing the tragedy of losing a loved one is if we are the tragedy. In other words if we are the mourner instead of the mourner. Consequently, there are steps each of us should take to ease the hurt.

What this article will try to point out are those things we can do while we are healthy to insure peace of mind when we start dropping off. Even though the proper planning will not bring anybody back from the dead it will ease many of the burdens brought on by losing a loved one.

Moreover, the proper planning will guarantee that the mourning is for the deceased. How many times have you gone to a funeral and saw people screaming and hollering and crying? Have you ever wondered why they were doing this? The answer is simple. Here are some quotes I discovered by probing the inner minds with my x-ray vision of those individuals in mourning. "How am I going to pay for all this," "How could you die and leave me broke?" "I knew I should've bought the cheaper casket," are just a

few reasons why people cry at funerals.

Seriously though, you should plan now for those things that will create a burden if postponed until a loved one dies. Here are some points that should be looked after well in advance:

Acquiring a burial plot must be done. Buying this piece of land need not, indeed should not be ignored until death has occurred. Purchasing the plot while death is the farthest thing from your mind makes good sense. Plots, like most things, come in all shapes, sizes, prices, etc. Consequently, shopping around for a plot can pay off in price and need. If you purchase a plot to accommodate someone after they've died then you are forced to buy while under stress and strain. This can lead to a poor selection.

Planning a price for the funerals should be done while all parties are healthy. One of the primary reasons funeral homes make a "killing" is the fact that families feel guilty about burying a loved one cheaply. Thus guilt manifests itself into dollars. Get rid of the guilt and the burial expenses can be drastically reduced. To get rid of the guilt



By Gerald O. Johnson

complex only requires planning together what will be an agreeable amount to spend on the burial. This way you and your spouse or whoever will be aware of your desires upon passing. By taking the time to shop around on what's available before death occurs can be a money saver. Costs of caskets, services et, can be approximated for any future year by determining the inflation rate of services over the years and using that figure as a basis for computing future costs. While pricing arrangements do not exclude such

services as cremation and donations of remains to science.

Having an adequate insurance plan is a necessity. I have done several articles on insurance policies and I personally feel that insurance is the best investment bargain available today. But it is only effective if you get a plan that is insurance only. Once you get an endowment plan then the bargain is lost. But term insurance is an excellent way to provide for loved ones once you are deceased. To guarantee that you are adequately insured a safe rule of thumb is to purchase six to seven times your annual salary in coverage. In other words a person who makes \$10,000 a year should have a policy of \$60,000 to \$70,000. This policy is very expensive if it is anything other than term insurance. This is why most people are underinsured. The premium on a \$70,000 term policy will only purchase \$10,000 of insurance on an endowment policy. Who should be insured creates still another problem. To insure children is a waste of resources. Spouses that aren't major bread winners should not be insured. Only insure those people whose financial

capability will be missed after death.

Making out a will should be done regardless of how little you may possess. Most people have not experienced the legal hassles that are necessary when transferring property from one person to another. But any property that is in the name of an individual that dies must be transferred. A will alleviates the unnecessary hassles of transferring property. A will also alleviates hassles as to who has rights to what. Death brings relatives out of the closets. They come out with hands open. A will closes hands quicker than anything else. It will specify what you want to go to and to whom. Of course a will must be handled professionally by a lawyer if it will be effective. A lawyer will cost, but the cost is negligible to the savings it will bring in the long run. Plus, a lawyer should be able to aid you with the inheritance taxes you will be hit with.

To avoid inheritance taxes the final planning step should include joint ownership of most property with rights of survivorships. This simply means that your house, cars, bank accounts, etc. should have both spouses names on

them and upon death of one spouse the other spouse automatically owns the property.

This procedure eliminates a lot of complications that could arise. For instance, assume you had a bank account containing \$2,000. If you die this \$2,000 will be added to your total worth and about 15 percent of your net worth will go to Uncle Sam. This is true with or without a will. But with joint ownership with the survivorship clause at most you will have to pay 1/2 of the amount of the property with the possibility of having to pay nothing. In our example then only \$1,000 will be added to the net and depending on the circumstances possibly nothing will be added.

I bet you never thought death could be so complicated. Well, it is. To plan for it now will avoid a lot of headaches when it happens. This way if you plan your death properly there won't be a wet eye in the place when it happens. I mean there will be nothing to cry for.

So stop sitting on your duff and start making some plans. Being afraid to talk about it is not going to stop it from happening.

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