Often ignored, black women face hurdles, too

Association
But the predominate image of black women in the media can be damaging to young women, that's why Janine Davis started her Girl Talk Foundation in 2003

"I saw a need for guidance in the lives of young women,"

she said. "The needed to see that there's more to live for than being in a video."

According to a study in the Journal of Black Studies, a steady diet of music videos and media images has a damaging effect on black women's body image

Though the study discovered that black women don't judge themselves by the

white standard of beauty, seeing thin black models made women dissatisfied with their

women dissatisfied with the bodies even more so.

Davis said on her visits to schools, she saw that so many young girls were angry and had an apathetic attitude about getting suspended from school for fighting and from school for fighting were boy crazy
Girl Talk, she said, allows

the girls to get together and talk about what's going on in their lives and not worry about trying to impress the adults in the room.

"It's about empowerment,"
Davis said. "A lot of girls allowed songs and boys to define them. They didn't know how to be a good girlfriend, saying that they related better to guys."

black women as backstab-bers, aggressive and unable to get along with one another. "From the early 1630s to the present, black American women of all shades have been portrayed as hypersexu-al bad-black girls," author K. Sue Jewell wrote in "From Mammy to Miss America and Beyond."

But Davis believes that when girls are showed another way that they will respond Seventy-five percent of her Girl Talk participants return to the program, which targets girls between ages 11 and 16. And many of those girls also consider going to college.

On the Net:

Restaurant races clock and developer

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the group that was actually
planning on doing that,"
Wilson said.
As early as January, construction and leveling will
begin and Wilson is hoping
that the restaurant will be a
part of that development. If
not, Wilson hopes the building will be saved by a historic
designation by the CharlotteMecklenburg County
Historic Landmarks
Commission.

Historic Landmarks Commission.

"It's not historic?" said Pamela Lagga, a Coffee Cup customer. Lagga said she's been coming to the restaurant for 10 years and this is the only place in Charlotte where she'd get up on a Saturday morning to have breakfast.

Stewart. Grav. of the

Stewart Gray

Historic Landmarks
Commission said the Coffee
Cup has applied to be placed
on a study list. This means
that the property will be evaluated and then a decision will
be made as to its historical
significance. significance

significance.

"This is a very initial step," said Gray, adding that being added to this list won't stop any demolition of the property. However, the operators of the Coffee Cup can lobby the commission to start a study and research process, which would protect the building from being torn down for at least six months. least six months

So does the Coffee Cup have what it takes to get the his-toric designation? Gray said a number of factors would

determine that.
"State law lays out that a

property has to show special historic significance," he said That could mean the reputa-tion of the building, if it has national or local architecture

national or local architecture that's been lost."
Wilson believes that the Coffee Cup has historic significance in the city of Charlotte, stating that the restaurant was one of the first places to integrate before Jim Crow was abolished.

The original white owners promoted a cook to business partner at the establishment in the 1950s. Wilson said the restaurant did this before laws were changed in the south.

south.
When the restaurant nearly went out of business three
years ago, Wilson left corporate America to take over.
"You can come in here any

day and not know who's going to be sitting next to you," Wilson said, adding that they've served celebrities like boxing champion George Foreman, New York Giants linebacker LaVar Arrington and wrestler Ric Flair "When you talk about the historic significance, it is huge." And if the Cup closes, customers like Thomas Casey, who's been a patron for over 30 years and receives a discount on meals for his loyalty, the city will suffer a big loss. "They can build houses somewhere else," Casey said. "This is one of the nicest places you can eat and the people are very friendly and it would be a big loss if they had to move."

The Charlotte Post www.thecharlottepost.com

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Coffee Cup regu-lar Pamela Lagga says she's been eating at the uptown restau-rant for 10 years. The Coffee Cup is scheduled to is scheduled to be closed in December in order to make way for town-homes, its own-ers are trying to win a historic designation for designation for the building, which would keep developers from razing the property.



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BANKING INSURANCE INVESTMENTS

Poverty exacts higher cost

By Iorinda M. Bullock

WASHINGTON — It seemed as if Angela and Edward Johnson's dream of owning their own home would only remain just that—a dream. When the child care professional and retired auto mechanic went house-hunting with a real estate broker, he took one look at their poor credit scores and flatly predicted they'd never be approved for a loan. He even suggested the Johnsons find someone else to apply for the loan on their behalf.

It also didn't help when homeowner friends often complained to the Johnsons of backbreaking interest rates on their mortgages. So when the Johnson's finally moved into their new Suitland, Md. home just outside of Washington, D.C. in May Angela Johnson was downright giddy when they ran into that broker again.

ker again

"I saw him. And you know I was so proud to tell him. You know we bought a house and let me tell you what the interest rate is," she said. She's got a reason to beam with pride. The Johnsons beat the odds that are statistically stacked against low-income Black Americans

The Washington-based Brookings
Institution's recent report, "From Poverty, Opportunity," shows that on average, lower income homeowners (\$30,000 or less) pay interest rates as high as nearly 7 percent, meanwhile people with incomes of more than \$120,000 paid a rate of 5.5 percent.

The Johnsons were able to secure a rate of 4 percent.

So how did they do it? And why aren't m

income folks rushing to do the same thing?

Owincome folks rushing to do the same thing? Financial empowerment experts and the Brookings Institution's study say the number one problem is the lack of information. For low income Black Americans, there are even deeper issues, said John Hope Bryant, the chairman and founder of Operation Hope, a Los Angeles-based financial empowerment organization. "We really don't have a history of economic capitalism and free enterprise. And that's hurt us. We're experts generally speaking in civil rights, we're experts in issues of social justice because those are the things that most impacted our lives from the history we have in this country, said Bryant, who has been featured on Oprah, and has a number of partnerships with major financial institutions across the country and with former U.S. President Bill Clinton. "Even our broad church network was used in the social justice perspective around issues of political empowerment that was a good strategy for the time, unfortunately it didn't really prepare us for a world and a country that is a democracy rooted in capitalism," he said.

Because of that, Bryant launched a new movement—the Sliver Rights Movement—when he started Operation Hope in 1992. Bryant's goal was to help lower income people take back their fiscal lives and has developed several programs including credit counseling, job assistance and home ownership classes

take back their fiscal lives and has developed several programs including credit counseling, job assistance and home ownership classes that help people like the Johnsons. Banking on our Future, is another national-ly-recognized financial literacy program from

Please see POVERTY/8A