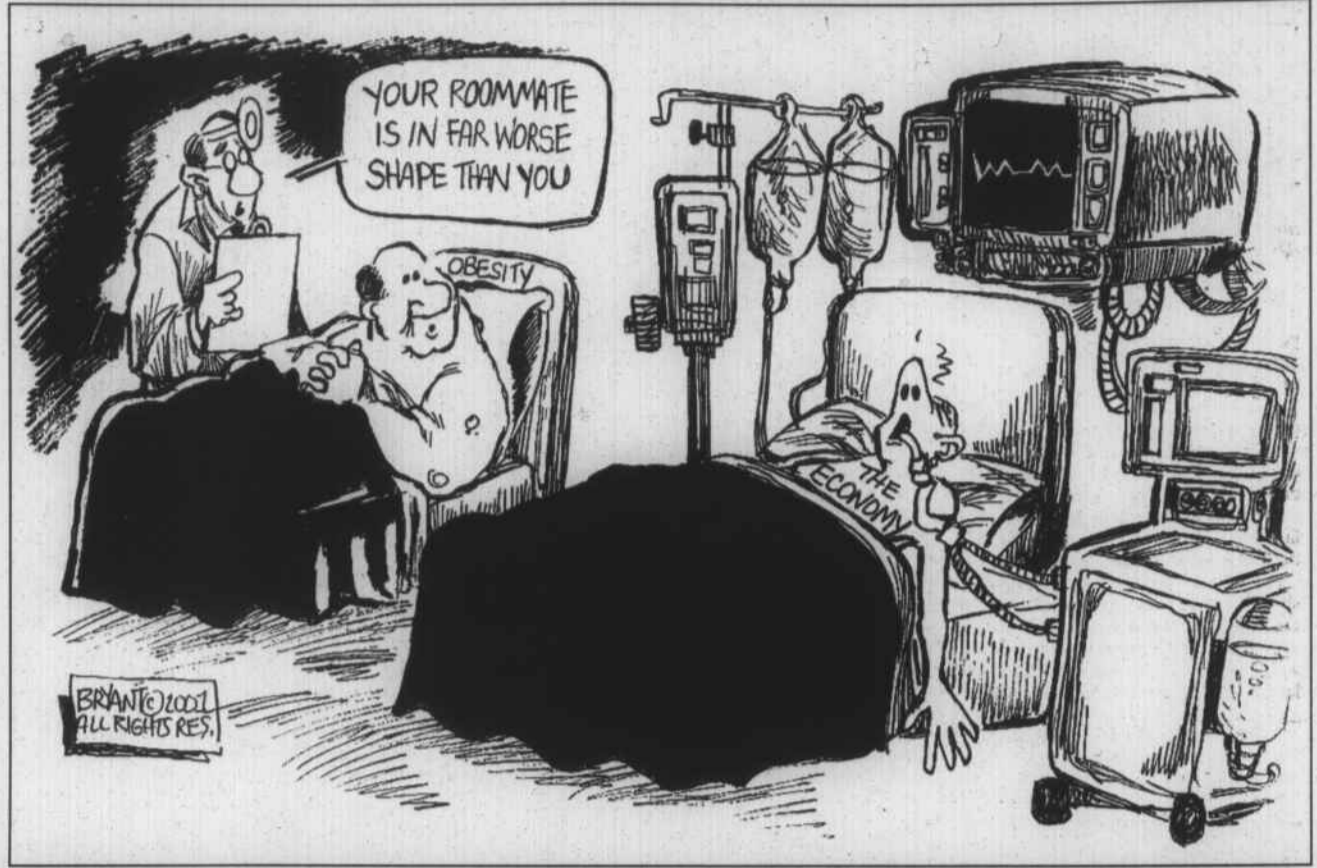


# OPINION

## Editorial cartoon



# THE CHRONICLE

WINSTON-SALEM GREENSBORO HIGH POINT

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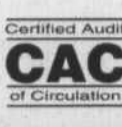
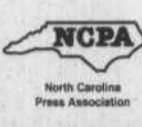
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## Businesses that prey on the poor are booming

Whether by design or mere happenstance, the payday lending industry is thriving by prying on poor people, especially poor people with black or brown skin. Given the thumbs-up to run amok in African-American communities by the General Assembly more than three years ago, cash-advance businesses can be found next to pawnshops and check-cashing businesses, two other industries that have benefited from the vulnerability and circumstances of poor people.

The General Assembly should have been able to look down the road and see what type of monster it was creating. Legislators should have been able to predict that poor people would be trapped in the payday lending system after using it once or twice for emergencies. Payday lenders are hostile toward those who call them loan sharks and they should be. The truth is often painful, but there are people performing the same services in a back alley without a General Assembly bill to back them up and it's considered illegal.

Our lawmakers should focus on more laws that protect poor people rather than opening a Pandora's box like the payday lending industry. There is so much to become enraged about when it comes to poor people and companies that claim they are helping them. There are any number of rent-to-own stores that say they give those with credit chances to own furniture, televisions and computers, when other companies will not.

What they do not like to tout in their fast-paced television spots is that they charge double or sometimes even triple the price that middle-to-upper-income Americans pay at Walmart or Best Buy. But many poor people have no other options. They are sucked in by these legalized scams every day, many paying weekly payments on merchandise that they'll finance for years.

America, the land of opportunity, sadly offers few of those opportunities if your income is below the poverty line. The opportunities are eaten up by people who have discovered that the sure way to make a few dollars is by investing in or starting businesses that take advantage of opportunity-less people. Check 'n Go, a payday lender, recently ran an ad in American Banker urging large banks to invest in the company. The ad promises big profits and expanded opportunities. Surely some big banks have already latched onto the payday lending business. But if the big banks truly served their customers there would no need for payday lenders or rent-to-own stores.

In July, the General Assembly will have the chance to either slay or tame the monster it created. Legislators should sharpen their swords and draw blood.

## My life changed after I was approved for a Habitat home

**To the Editor:**  
This time last year my two children and I were living in a cramped apartment in a high-crime area. Many nights we feared for our safety as we heard

gunshots outside as we were going to bed. My life began to totally change when I was approved for a Habitat for Humanity home. I started to see a light at the end of the tunnel and see hope for my family's safety.

I moved into my new home at Christmas and I no longer worry about my children playing outside because it is not safe. Hab-

itat and the generous, giving spirit of the Winston-Salem community have changed my life completely.

I want to thank the local artists and other volunteers who raised the money last year to build my house through Habitat's annual fund-raiser BirdFest. I would also like to thank all the other volunteers along with the Winston-Salem Sym-

phony for helping me build my house. I encourage everyone to attend this year's BirdFest, May 3-5 at Stratford Place, and help another family have the opportunity to buy their own home. You never know, you could be saving a family's life.

Sincerely,  
*Karen Clement*  
New homeowner

## Letter to the Editor

## Merger would be good for state

BY U.S. REPRESENTATIVES  
RICHARD BURR AND SUE MYRICK

The proposed merger of US Airways and United Airlines, as well as the acquisition of a failing TWA by American Airlines, has prompted an important national debate over the future of the domestic airline industry. Unfortunately, some of this discussion appears to be going on at the 30,000-foot level among the academics who helped to create a deregulated airline industry and now seek to comment on their handiwork. They use academic buzzwords like "airline concentration" and "hub premiums," but have lost sight of the real impact these transactions may have on real travelers.



Burr



Myrick

In recent weeks, much attention has focused on the financial failure of TWA and its proposed acquisition by American Airlines. In Congress, members of the Missouri delegation have spoken of

the difficult times faced by the employees of TWA and the communities served by that company. Many have spoken of the "white knight" role of American as it swoops in, late in the 11th hour, to save a failing TWA - the hub in St. Louis, the jobs of its 20,000 employees and service to more than 100 communities. This has been applauded by both sides of the political aisle.

At the same time, few people have noticed the predicament facing US Airways. Charlotte and Greensboro are cities that derive tremendous benefits from the presence of US Airways. There are many cities across the United States that are similar in size to Charlotte and Greensboro, but don't serve as an airline hub. As a result, those cities have far less air service - and what they do have is significantly less convenient.

For example, US Airways offers 554 daily departures to 110 destinations each day from Charlotte, including 11 international destinations. Compare that to Sacramento, Calif., which is similar in size to Charlotte. Because it's not currently a hub, Sacramento has 138 daily departures to only 26 nonstop destinations and no international service. If Charlotte had that

kind of service, the city could no longer maintain its status as the second largest financial center in the United States.

Even if a low-cost carrier like Southwest was to provide service in Charlotte or Greensboro, it has limited nonstop reach and no international service. With Southwest instead of US Airways, we can say "goodbye, London," "au revoir, Paris" and "auf Wiedersehen, Frankfurt."

The unfortunate fact is that the status quo is not an option for US Airways, and our service in North Carolina is at great risk. Just a few weeks ago, US Airways reported a significant net loss of \$269 million for 2000. It's a company in deep financial trouble. Jobs are in jeopardy and US Airways' long-term survival is at stake.

Industry experts have discussed the structural weaknesses of the company and pondered whether its future is the same as TWA, or Eastern, Pan Am and Braniff, other mid-sized, pre-deregulation airlines confronted by a cost structure and a competitive environment which eventually - and inevitably - drove them from the competitive playing field. US Airways is in the untenable position of being squeezed between the low-cost, low-fare airlines

and the full-scale network carriers.

But, there's an alternative to job losses, service reduction and hardships. The merger of US Airways with United provides a bright future for US Airways' employees, the communities it serves and the economy of North Carolina. The terms of the proposed agreement guarantee not only the 10,500 US Airways jobs in North Carolina, but those of the entire company, at a time when many are cutting back their work forces. Furthermore, with the innovation of hundreds of new service options and the first national aviation network, no communities will be cut from the service network. Indeed, with our new United hub, the Piedmont Triad, Charlotte, and North Carolina will be even more connected to the global economy at a time when aviation is crucial to our future economic development.

It's time for the experts to come down from the clouds and consider the real needs of consumers and communities. It is time to avoid the "TWA scenario" for US Airways. It is time for the Department of Justice to approve the US Airways-United transaction so that the new company and its employees can begin to build for their future - and for ours.

## Black men in police cross hairs



Val Atkinson

Jones Street

If you're black in Cincinnati, it pays to fear the police and adhere to their every command. Even if those commands dehumanize, degrade or stripe you of due process and your constitutional rights. Because the penalty for not fearing and adhering is not probation, 30 days in jail or a \$500 fine; the penalty could be and has been DEATH.

How many times will we have to revisit this ugly drama of police over-reactions and brutality before something is done in a macro sense to prevent these senseless shootings before they take place. The scenario seems to follow a predictable path: (1) An unarmed black man is shot by a white policeman; citizens led by "black leaders" (local and national) protest, march, and sometimes riot. (2) Local elected officials and police department spokesmen defend the actions of the police. (3) The police department's internal affairs unit finds that the officer acted properly. (4) A grand jury fails to indict, or it indicts and the sub-

sequent trial leads to acquittal or a slap on the wrist. (5) And sometimes a toothless commission is established to come up with ways to improve race relations. (6) And finally the racist and bigoted attitudes that run rampant in some police departments remain unchecked.

It's time to throw down the bandaid and pick up the scalpel. The business of changing the culture that produces rough cops is serious business and requires serious actions. We've got to first determine the "real" reason a police officer would shoot an unarmed man who is wanted for traffic violations. And we've got to refuse to accept the hand-made, universal responses of... "I thought he had a gun"..... "I thought he was reaching for a gun"..... "I thought I saw something shiny"..... I thought, I thought, I thought. The truth of the matter is that these cops from across the tracks, who were reared in a totally different cultural environment, who've been told that the neighborhoods they're working in are infested with criminals and you can't trust any of them, have been led to believe the worst about the people they've been sworn to protect. The police have been told that... "They're big and strong and they all carry knives and guns."

After being bombarded with this kind of language and after riding with

partners who beat heads first and ask questions later, there's little wonder why some police cultures produce rough cops. Too many cops go into African-American communities scared out of their wits. And this fear causes them to overreact to almost every situation.

There are few things that could help cities like Cincinnati. First of all, the police training curriculum should be discarded and rewritten. Second, police officers should be required to live in the city limits of Cincinnati. Efforts should be made to assign police officers to the precincts where they live. And the police department staffing should reflect the cultural and racial makeup of the city. That means that Cincinnati's police force should be at least 40 percent African American.

Cincinnati is not unique in its police makeup. Many cities across America find that the police force is tantamount to an occupying army. I dare say that none of Cincinnati's police officers who are assigned to the "Over The Rhine" district actually live there. Many live in the Mount Adams area - a predominantly white area. And oh, by the way, this predominantly white area of Mount Adams seems to get different treatment from the police. As in most cities, the police patrol the black community looking

for criminals and acts of violence or other breaches of the law. Their purpose is to show the "criminal element" who's in charge. In the white community they appear to be there for assistance and property protection. Even during the citywide curfew last week, the law was enforced unevenly. It has been documented that the curfew was strictly enforced in "Over the Rhine" and all but totally ignored in the Mount Adams section of town. In Mount Adams, cops were seen giving gentle waves to citizens walking the streets after curfew hours; at the same time curfew violators in "Over the Rhine" were kissing pavement first and questions were asked later. I was under the impression that Mayor Lukin declared a "citywide" curfew and not a curfew just for "Over the Rhine." What's up with this?

Don't think that Cincinnati is the last city that we'll hear of unarmed black men being killed in cold blood by their employees. After all, police salaries are paid from tax revenue. That makes them employees of every taxpayer in the city. The bottom line is..... shooting unarmed citizens is deplorable, and shooting your boss is even worse and should not go unpunished.

Contact Val Atkinson at JonesStreet@African.com.



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