

OPINION

THE CHRONICLE

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Our Mission

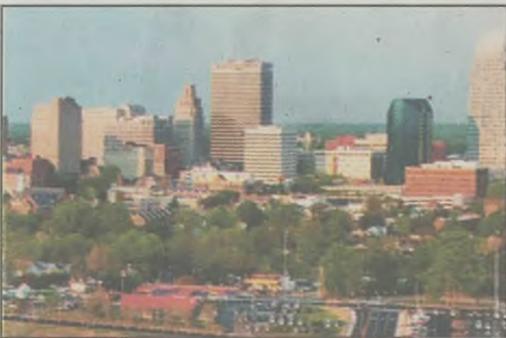
The Chronicle is dedicated to serving the residents of Winston-Salem and Forsyth County by giving voice to the voiceless, speaking truth to power, standing for integrity and encouraging open communication and lively debate throughout the community.

The beginning of a movement...

Every year we gather together to celebrate the life and legacy of Dr. Martin Luther King Jr. Many of us proudly eat a fine breakfast with The Chronicle, we enjoy Noon Day service with Mutter Evans, we attend services with the Ministers' Conference and we even gather with area college students on a university campus to hear a dynamic word from the politically astute. This year however, it felt just a little bit different.

This past Monday was not simply a ritualistic holiday for Martin Luther King Jr. For the first time in years the true essence of Dr. King was in the city of Winston-Salem. We were both ignited and united by a cause that seemed greater than any one individual. The resounding message was clear. We should fight voter ID laws and other forms of regressive political policies and we cannot be satisfied with the current state of affairs in America. The people seemed to speak with one voice: that the symbols of oppression such as the Confederate monument in downtown Winston-Salem must be removed.

We learned that when good people come together we can change the course of history. When we help others, show love to our neighbors, and walk humbly to do what God has designed for us to do, our communities will



Submitted photo

change for the better. People of all races and creeds gathered in the true spirit of sisterly and brotherly love. History teaches us that every major civil rights movement in this country was led by young people. We even ceremonially recognized the dreams of our young people, and vowed to partner those dreams with the wisdom and strength of our elders in order to progressively move this city forward.

We will continue and we will win the fight in Winston-Salem to address issues such as homelessness, poverty, and gentrification. We are determined and equally resilient. Dr. King stated, "Life's most persistent and urgent question is, what are you doing for others?"

In the spirit of progress, we must sacrifice more of our time and our talents to make a difference in the lives of others; our future depends on it. This most recent celebration of the Martin Luther King Jr. holiday was not just another day, it felt as if it were the beginning of a movement.

We Welcome Your Feedback

Submit letters and guest columns to letters@wschronicle.com before 5 p.m. Friday for the next week's publication date.

Letters intended for publication should be addressed "Letters to the Editor" and include your name, address, phone number and email address. Please keep letters to 350 words or less.

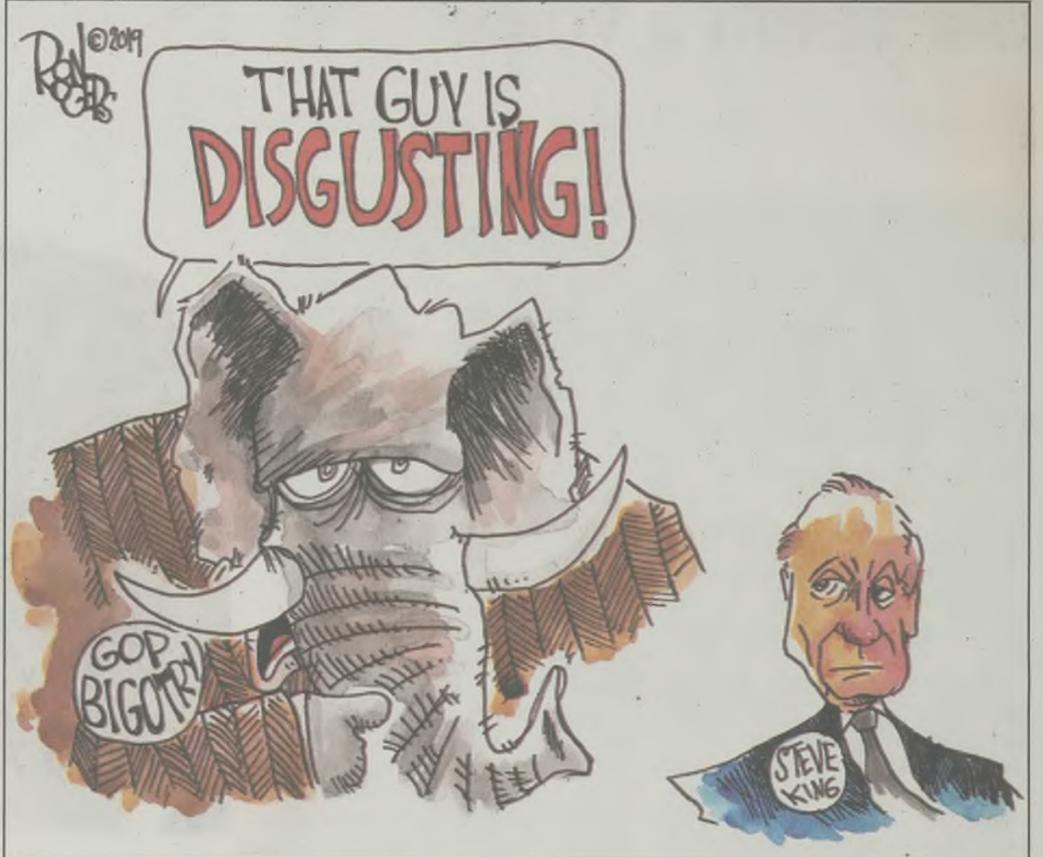
If you are writing a guest column, please include a photo of yourself, your name, address, phone number and email address. Please keep guest columns to 550 words

or less. Letters and columns can also be mailed or dropped off at W-S Chronicle, 1300 E. Fifth St., W-S, NC, 27101; or sent via our website: www.wschronicle.com.

We reserve the right to edit any item submitted for clarity or brevity and determine when and whether material will be used.

We welcome your comments at our website.

Also, go to our Facebook page to comment. We are at [facebook.com/WSChronicle](https://www.facebook.com/WSChronicle).



The current administration doesn't care about federal workers and it shows



James B. Ewers Jr.
Guest Columnist

Marvin Gaye passed away on April 1, 1984, yet his melody rings true today, especially if you work for the federal government. The partial shutdown of the government is now in its 34th day (at the time of publishing) with no end in sight. Thousands of federal workers are being adversely affected by this work stoppage. Food inspectors, TSA workers, staffers in national parks and at the Smithsonian to name a few are all out of work.

The President of the United States wants to build a wall or some type of barrier at the Mexican border. He is disturbed that he can't get his way. When the Republicans controlled both the Senate and the House, he couldn't get legislation to pass, so now with the Democrats in control of the House, it's really going to be rough sledding. It is my opinion that a compromise must be made sooner rather than later.

The problem is that a few in his party don't want to barter. I believe that Senator Mitch McConnell is intimidated by Mr. T, for some reason. As a result, his leadership is becoming weak and puny. In some eyes, Senator Lindsey Graham is among just a few fearless warriors left in the Grand Old Party. The others are what I would call seasonal minions. They say yes to Mr. T even before he asks the question.

Federal workers now out of work and with ever shrinking nest eggs have resorted to going to food banks. The news is filled with stories about federal workers seeking assistance. Rallies have taken place in cities like

Chicago, Minneapolis and Dallas. David Baker, an out-of-work air traffic controller said, "It's extremely disappointing to know that our leaders can't get something done." He added, "It's hard to prioritize whether to go to the grocery store or pay your mortgage." Like many people in America, I am upset that one man can hold the entire country hostage.

There are approximately 800,000 workers affected by this shutdown. Mr. T is mindless about how this is hurting families and children. He is clueless and insensitive when it comes to people needing money to pay for their bills and daily upkeep.

He is the leader of a group who practices narcissism every day. The president has never experienced hardship in his life and therefore doesn't feel any economic pain. He was born into privilege so when you and I talk about tough times, he simply can't relate. What's more shocking is that he doesn't want to understand the plights of other people.

His overall insensitivity has shown its ugly self on so many fronts. Just consider his comments about the racial uprising in Charlottesville to his separating children from their families in this border dispute. He doesn't care and won't change from his current demeanor. He is locked into meanness and self-centeredness.

Yet we the people have an opportunity to unmask this charade that is currently trolling around in the White House. We must contact our congressional officials who we elected to let them know we are tired of this 21st century tyranny. We want better and we demand better!

This is our America.

James B. Ewers Jr. Ed.D. is a former tennis champion at Atkins High School in Winston-Salem and played college tennis at Johnson C. Smith University, where he was all-conference for four years. He is a retired college administrator. He can be reached at ewers.jr56@yahoo.com

Don't Let Predatory Tax Loans Take Your Refunds



Charlene Crowell
Guest Columnist

For many consumers, the New Year brings an annual effort to file taxes early enough to help pay off big bills, replace major appliances or tuck away a few bucks for the proverbial 'rainy day'.

With a continuing federal shutdown, this year there are also an estimated 800,000 federal workers who have not had a payday since December. For these consumers, an early tax refund could cover basic living needs like housing, food, childcare and utilities.

And across the country, advertising – particularly on urban radio – tempts listeners with easy ways to get a loan against anticipated tax refunds. But just like other predatory lending products, what is advertised is not quite what consumers receive. Convenient tax-related loans almost always come with a price that takes a big bite out of consumers' money.

The bigger the refund, the more attentive and helpful "tax preparers" will be in helping with e-filing, the electronic processing that typically results in refunds in two to three business days. Once the size of the refund is known, these preparers encourage unsuspecting consumers to take out a short-term loan like a Refund Anticipation Loan (RAL). Depository institutions like banks sell a 'service' known as a Refund Anticipating Check (RAC) that is most appealing to consumers who lack a bank account.

Neither product is as helpful as they appear. RALs are usually marketed as an 'advance' instead of a loan. Instead of interest, many of these loans come with "fees" or a "finance charge". Conversely, a Refund Anticipation Check or RAC is sold as a temporary bank account that exists exclusively to receive the IRS refund. Once the refund reaches the consumer's bank account, either a prepaid card or a check is issued by the depository institution. And once again, fees taken out of the refund reduce the amount of monies that consumers actually receive.

The biggest target for both of these products are consumers with the largest refunds, especially those who are

eligible for the Earned Income Tax Credits (EITCs), one of the few tax break programs available to low-to-moderate income consumers, and/or the Additional Child Tax Credit.

To be eligible for EITC, earned income and adjusted gross income can be as low as \$15,270 for a single filer or head of household to as high as \$54,884 for a married couple with three dependent children. This year, eligible EITC consumers could receive as much as \$6,431 for families with three or more qualifying children to \$519 for single filers.

Similarly, the Child Tax Credit is available to eligible filers with children under the age of 17. For each dependent child meeting the age requirement, filers receive a \$2,000 credit that like EITC reduces the amount of taxes owed.

In 2017, 1.7 million RALs were sold, and another 20.5 million RACs valued at a half billion dollars were also sold, according to the National Consumer Law Center (NCLC).

"Tax-time is hard enough for most Americans, but they also face consumer protection challenges," noted Chi Chi Wu, staff attorney at the National Consumer Law Center. "They need to avoid incompetent and abusive preparers and decide whether to choose financial products of varying costs."

So how much financial sense does it make to purchase an 'advance' or open a temporary bank account when the Internal Revenue Service can deposit the full refund into a checking account within two to three business days?

Just because a refund-advance product isn't called a loan, or doesn't have an interest rate, doesn't mean it's free, said Scott Astrada, the Center for Responsible Lending's Director of Federal Advocacy. "Carefully read the terms and conditions and ask plenty of questions."

Everyone who works for a living should be entitled not only to a paycheck but 100 percent of their tax refunds.

As Communications Deputy Director, Charlene Crowell works closely with all functional teams and strategic initiatives. Based in CRL's Durham office, she is additionally responsible for managing outreach for both African-American media and key radio and TV outlets.