

Editorials & Comments

The Gospel Of Self Help

Black leaders, national and local, are preaching the gospel that Blacks should give attention to. Rev. Jesse Jackson is the most vocal among those who are preaching the gospel of self-help and the necessity for the nation's Black citizens to set goals, conserve their strength, and stop being the laughing stock of the community as "we ask others to do for us what we ought to be doing for ourselves."

The Post gives its approval to the statement as it is our belief that until we adopt that posture we will continue to be the laughing stock of the total community.

There is nothing new in Rev. Jackson's advice. The gospel of self-help has been preached before. Nevertheless, the Black community, especially the so-called Black leaders, have shown no signs of accepting that advice to a greater extent than mere tokenism.

Jackson and other far-sighted leaders will have to continue to dwell on the need for self-help until they are heard throughout the community.

The Charlotte Post has dedicated itself to echo the gospel of self-help

with the hope that others will join the movement. It is time for the Black Community to stop making excuses for the senseless murders committed by Blacks and for Black crime, which is committed by Black against Blacks.

Black leaders need to get on the bandwagon and devote their time and talent and energy and direct their attention to reducing crime in the Black community.

History has proven that there is no way to get something worthwhile for nothing. Blacks must make up their minds to WORK for what they need.

We repeat that there is nothing new in this advice. It has been given many times before. However, coming from a national figure, it should carry more weight than would normally be the case.

The Post urges the citizens of the Black community to adopt the gospel of self-help and to start collectively to work for the things that are needed.

Helping each other is the most logical answer to solving the many problems that are presently harrasing the Black communities.

The Black Businessman

So much has been written about the Black businessman. Most of the writers have overlooked the important fact that the problems of the Black businessmen are deeply rooted in the status, or lack of it, of the Black man in American Society.

These writers fail to report that the problems that are the common lot of any businessman are made more complex and difficult because of -- to put it bluntly -- racial prejudice and discrimination.

The Black businessman's problem is that when he wishes to go into business and needs capital beyond his own resources, he must turn to white banks for loans. It is when the businessman goes to a white bank that his difficulties begin. If a loan is

granted, it is usually small. If the lending bank asks for security against the loan, the Black businessman may provide more than enough and still receive only a small loan. But, most often, there is no loan and the applicant is caught up in a demeaning vicious circle in which the loan is neither denied nor granted.

Many banks simply conclude that all black businessmen are bad risks, and they never really bother to make objective loan decisions on a case by case basis. The same is true among the personnel of the Small Business Administration, which is ostensibly devoted to helping the small businessman, including the black businessman.

Widowhood Survival

There are currently ten million widows in America, and the chances of widowhood are five times greater for women than they are for men. These are not easy statistics, and they're certainly no great comfort to a woman facing the trauma of life without her marriage partner.

"A widow is plunged into an abyss through no fault of her own," writes Jane Gunther, widow of author John Gunther, in the June issue of Reader's Digest. "How can she climb out of that abyss and move forward, rather than standing still in grief?"

Mrs. Gunther says her own first step was to accept her loss as permanent. And the loss can extend to many things beyond your husband's companionship. It may apply to financial support, psychological support, position in the community.

For a woman who has spent much of her life in the reflection of her husband, withdrawal of these supports can be particularly difficult. Yet, notes Mrs. Gunther, "Some women actually grow when they are

suddenly left to their own devices." Citing the widow of a publisher who took over her husband's position, the author says the woman found she could not only cope with his complex job, she could handle it most successfully.

"Accomplishment, on any level, automatically alleviates another of a widow's causes of unhappiness--empty days," she writes. Curtailed income doesn't necessarily mean curtailed activities, since many activities are free or inexpensive. "Empty days," the author contends, "are poor imagination."

Friends and interests are the key to avoiding loneliness. Age has never been a barrier to friendship, the author writes, but isolation is. "Give a party," she says, "even if you dread the thought." And if your circle of friends has gotten smaller, use the resources of the community--committees, churches and clubs--to find and make new ones.

"BLACKS WHO WANT TO FIGHT CRIME BY BLACKS AGAINST BLACKS MUST NOT BE INTIMIDATED"



Not 'Just Spectators' To Own Doom

REPORT FROM Washington

The Emergency Job Veto

By Congressman Jim Martin
9th District, North Carolina

President Ford won an important victory when the Democratic liberals in Congress failed to muster enough votes to override his veto on the \$5.3 billion emergency public employment bill. He had asked Congress originally for legislation to deal with the Nation's most immediate employment problems.

The President called for an extension of existing public service jobs and a summer youth employment program. The Congressional response went over \$3 billion beyond what he requested and had the potential for another round of inflation.

Instead of providing just jobs, the liberals in the Congress tried to "play politics as usual" and sweeten the pot with a little gravy from the old pork barrel. The legislation had what the President had asked for, but it would have also funded various government programs and public works project. Over \$440 million was scheduled to be spent for construction and repair of federal buildings. The bulk of the legislation would have been spread to areas of the country with employment problems much less serious than those in North or South Carolina or Michigan.

As for the President's request for a bill meeting the "most immediate" needs, many of the projects proposed by the big spenders in Congress would not have become operational until 1976 and on into 1977. That would not help the recovery from recession so much as it would help put more people on the public payroll after the recovery. Some of the supporters of the bill

either did not understand it, or else they were misleading the public.

I support job programs, but the ones provided by private enterprise.

Congress has become so extravagant with federal spending with huge resulting debts that will drain off 80 percent of the money market. That will not leave much for the expansion of businesses, or for home mortgages, for they will be crowded out of the money. Yet if we could encourage business expansion, it would obviously mean more permanent, and more useful jobs. Instead, Congress insists on enlarging the public trough, providing temporary jobs the taxpayers may be called on to continue indefinitely.

WELFARE REFORM-NEGATIVE INCOME TAX

Many of us can agree on one point about welfare; the system needs changing! Legislation I have cosponsored is working to that end, I want to eliminate welfare abuses and use part of the savings to help the truly needy and part to help the taxpayers.

The Secretary of Health Education and Welfare (HEW) is proposing instead to establish a guaranteed minimum income. This would amount to a "negative income tax." Superficially, that idea sounded attractive when it was first promoted six years ago. Even some conservative economists pushed the idea. They thought it would save money by reducing the administrative bureaucracy and by fixing a uniform limit for federal payments. That might work.

The problem is that it's not likely the bureaucracy would be decreased. Not at all. Somebody would still have to check individuals claims of changing income and changing needs.

TO BE EQUAL



VERNON E. JORDAN JR.

Banks And The Housing Crisis

The housing crunch has been one of the most serious results of this Depression. Housing starts are at about half the level needed, and the price of homes has sky-rocketed beyond the reach of most families.

With interest rates holding steady now, and new savings flowing into banks and savings institutions, industry spokesmen are predicting the housing situation will improve. But not for low-income families and minorities.

In large part, that's because of the widespread practice of "redlining," a process by which lenders refuse to make mortgages and loans in a neighborhood. There was a time when "redlined" areas were all black and poor, but now the practice has extended to many center-city neighborhoods, even middle class ones.

With mortgage money drying up in the cities, stable neighborhoods are condemned to fast decline as homeowners can't borrow to improve their buildings and can't refinance existing mortgages.

Back in 1973 the National Urban League documented the practice of redlining and of savings institutions exporting local savings to other areas they deemed offering higher and safer returns on their investment. The League analyzed a dozen financial institutions in Bronx County, New York, and found that most were deeply into a process of disinvestment, channeling funds out of the Bronx.

Now, the issue has heated up again and some reforms may be in the offing. A few recent developments include:

A study by the Federal Reserve Board revealed that mortgage lenders turn down almost twice as many home loan applications from minorities as they do from whites.

A Washington report documents that major lending institutions put many millions of dollars into the suburbs and very little into center-city mortgages, although the bulk of their funds come from city residents.

New York State, in response to similar practices and to the banks' reluctance to finance a state housing development agency, is considering establishment of a state bank.

New attention is being given to North Dakota's experience with running a state-owned bank, now the biggest in the state, which has been a factor in the state's development.

Senate hearings have been held on a proposal that would force lending institutions to disclose where they get their deposits and where they are making their mortgage loans. The idea here would be to break the wall of silence surrounding banking procedures and make public data that will either support or disprove banker's claims that they use their deposits for the benefit of their communities.

It would be simplistic to assume that a disclosure law or even a state-operated bank would automatically end redlining practices, or even replace the private lenders.

Disclosure would go a long way however, to making public information now hidden by an iron curtain of silence. Not only are banks not saying where they get their money from and where they are lending it, but state and federal agencies to whom they must report such information consistently stonewall community groups trying to get the facts.

No state bank can even begin to replace the huge private lending institutions which will always dwarf it.

as I see it

Education System's Big Gap

There seems to be a big gap between the educational system of our society and the world of reality. From the first grade through the higher learning institutions of our Universities people are taught to remember things and are not taught to think. Luckily the aggressive achiever picks up the tools for thinking by circumstance and not by design.

From your first day of school the educational process drills you with response from stimuli. You see the word "Cat" and you hear the word pronounced several thousand times until you associate the letters C-A-T with the word "CAT". The question now becomes have you really learned anything. I say NO! Let me re-phrase that and say you haven't learned anything that is really useful. The same type response educa-

By
Gerald
Johnson



tion is quite successful with animals that are far less intelligent than man. This shows that the educational process is counter productive.

The educational system is geared to teach the masses to communicate within the structure of our society, yet it is bounded enough not to allow

the masses to influence that society. Ironically enough I don't think this is a master plan but rather a coincidence.

To emphasize the point further, I recently asked a college senior to divide 36 by 6. He quickly responded with the answer 6. Then I asked him to repeat the calculation only this time use another method other than division. He couldn't associate subtraction with division. The number of times you can subtract the divisor from the dividend until your remainder is less than the divisor is the definition of division. The student had remembered the mechanical processes in doing division but had never learned to think through the process. This fault is not the student's fault, but the educational process's fault.

The major purpose of an education in our society is to better prepare

individuals for the better jobs. If this is true more time should be spent on actual cases rather than from text books. Most people can't relate their educational experiences with jobs. Most people feel that the educational process is a way to a high paying job rather than a means. Hence, they proceed to get the degree without picking up the knowledge that supposedly leads to the degree. By taking an actual business and teaching direct applications from that business a student could learn just as much or more than he is learning under the traditional teaching methods. He would learn English grammar and its uses by case studying the business letters written by the business. Basic math would be learned once the accounting section was reached. Well, you get the idea. More importantly, though, the student can relate the process to reality

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