

# **Black Professor's View On Black Studies**

Editor's Note-The following is the final of a two-part series that.

I yield to none in thinking that every respectable university should give courses in Afro-American life and African life, which of course are two different subjects entirely. It is, however, my hope that they will be attended by both white and black students, but that the majority of Black students will spend most of their time studying those subjects neccessary to getting into the top graduate schools.

The principal argument for forcing Black students to spend a great deal of their time in college studying African and Afro-American anthropology, history, and the like is that they need such studies to overcome their racial inferiority complex. I am not impressed by this argument. A Black youngster discovers that he is Black before he is six or seven years old; from then on the whites he meets, the books he reads, and the situation of the Black Americans all around him combine to persuade him that he is an inferior species of homo sapiens. By the time he is 14 or 15 he has made up his mind about this, one way or the other. Nothing can be done by the colleges after one reaches the age of 18 or 19 to effectively change the basic personality of an individual. To expect the colleges to eradicate the inferiority complexes of young Black Adults is to ask the impossible. And to expect this to come about by segregating Black students in Black studies under inferior teachers is to assume that Blacks are not quite human but still-a thing.

## **Blacks Brainwashed**

Perhaps I am wrong about this. The proposition is essentially that the young Black has been brainwashed into thinking of himself as being inferior, so now he must spend four years, in some place where he will be re-brainwashed into thinking himself equal. But the prospect that the 50 or 60 best colleges in the United States can be forced to take on this re-brainwashing operation is an idle term.

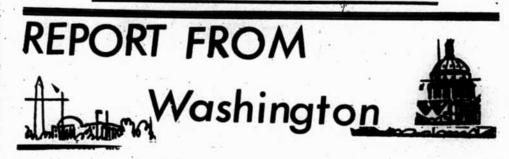
Every Black student should learn some Afro-American history and study various aspects of his people's goes to college to be trained to do one's life work. In the United States serious training does not begin until one reaches graduate school, generally about the age of 22 or 23. Before that, one spends 4 years in college being educated--that is to say a period of time is spent getting tidbits on philosphy, 12 weeks learning French or Spanish, 12 weeks seeing whether or not the history professor is stimulating, 12 weeks being entertained by the economics professor, and so on.

Another attitude that puzzles me is that requires Black students in the better colleges to mix only with each other. (To play the game one must know the rules of that game, first.) I have pointed out that these colleges are the gateways to leadership positions in the integrated part of the economy and what they can best do for young Blacks, is to prepare them to capture our 15 percent share of the best jobs at the top. One of every 7 vice-presidents of General Motors, one of every 7 senior directors, one of every top researcher and so on.

Now I am told by some that the reason Black students are seen together most of the time is (that) they are uncomfortable in white company. But how is one to be Ambassador of Finland or Luxemburg-jobs that Blacks have already held with great distinction-if one is uncomfortable in white company? Anybody who occupys a supervisory position, from foreman upwards, is going to have white people working under him, who will expect him to be able to deal fairly and be friendly.

Today, in business and in government most decisions are almost always made in committees. Top Afro-Americans cannot hope to be more than 1 in 7. They will be greatly outnumbered by white people at their level. But how can one survive as the only Black vice-president sitting on the executive committee of a large corporation if one is not so familiar with the ways and thoughts of other vice-presidents that one can even anticipate how they are going to think? This kind of social selfsegregation is encouraged by two myths; One is the Nixon myth which postulated the possibility of Black Capitalism-the other is the myth of Revolution. To be sure, there should be more Blacks in the top positions in successful businesses. It is feasible to have more successful small businesses owned and operated by Blacks within the Black neighborhoods-more grocers, drug stores, retailers, Department Stores, and so on. But I have emphasized that the members of every ethnic group mostly work outside their neighborhoods in the greater economically integrated economy, buying from and selling to all ethnic groups. In this part of the economy the prospects for small businesses are rather bleak.





## **Congress Exceeds Its Own Budget**

By Congressman Jim Martin

Congress set up a special committee to keep track of Congressional spending so we wouldn't have to rely so much on federal agencies and the White House for information. That's fine, on the face of it.

Now, after its first scorecard has been released, we find Congress has even exceeded its own budget and threatens to do it even more.

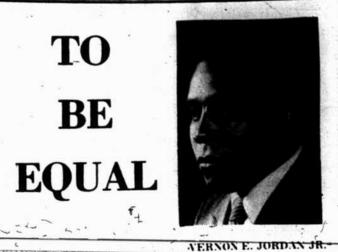
In May, the liberal dominated Congress agreed to outlays of \$367 billion. That means \$20,000 spent every time your heart beats. That's \$8 billion beyond what the President had requested, and I thought even he was asking for too much. I have voted against many spending measures this session because I felt they were too expensive. Now Congressional staff assistants have substantiated my feelings. Congress is about



**Congressman Jim Martin** 

trade" laws which forced retailers to set minimum prices for certain items such as appliances.

The principle justification for the "fair trade" agreements between



### **Coping With Summertime Enemies**

(Editor's Note , Vernon Jordan is on vacation. His column will appear upon his return. In the meantime, this space will be filled by guest columnists)

#### By Otto McClarrin

What does summertime bring to your mind? Lying at the pool or beach? Hiking in the mountains? Exploring the wilderness? Camping out? Sightseeing adventures?

Any one of these can live up to your dreams as long as you avoid those well-known fun-spoilers: sunburn, inset bites, heat exhaustion, poison ivy. Armed with a few simple precautionary measures, some common sense, and a knowledge of how to cope with each, you can keep them from sabotaging your family's holiday.

Here are some ways Public Health Service experts suggest for coping: INSECT BITES are likely to be a greater

threat with bans on widespread use of insecticides. Protective clothing and repellants are the best preventives if you're likely to be exposed. Some insects are merely nuisances. Baking soda compresses and ice usually suffice to releive the discomfort after making sure the stinger is out. Ticks, black widow and brown recluse spiders present a more serious threat of severe, though rarely fatal, illness.

In tick-infested areas, wear long sleeves and tight pants, then check the body carefully and often. Ticks not yet attached should be brushed off and killed. Pull attached ticks away gently so the head and mouth won't remain imbedded. Use tweezers, or in stubborn cases try a hot knife, blade or pin, nail polish or iodine. The danger from ticks is Rocky Mountain Spotted Fever (actually more prevalent in the Southeast now).

The two poisonous spiders (black widow with red hourglass marking on its abdomen and the brown recluse with a violin-shaped marking on its back) are unlikely to bite unless they have been disturbed in their hiding places-such as window sills, foundation cracks, garden debris, etc. If you are bitten consult a physician at once.

HEAT EXHAUSTION is a threat if you overexert on a hot and humid day. Dress in light porous, loose-fitting clothing and step up your salt intake at such times. In the event of mild heat exhaustion (tired, headache, nausea) or if it's severe (perspiration, weakness, pale and clammy skin with possible vomiting and leg or arm cramps), the treatment is the same. Lie in a cool place and take cool salted water (a teaspoon per quart). More rare is heat stroke -- a serious condition marked by high fever and hot, dry skin. The fever should be reduced rapidly by sponging with water or alcohol. SUNBURN can be avoided by common sense -building up gradually those first days at the pool or beach. Arm yourself with a good sun lotion or cream. Toddlers and anyone with sensitive skin need extra protection from the searing rays. If you do get a burn, cool or tepid baths with colloidal oatmeal will give some relief as will topical local anesthetics such as Solarcaine. A serious burn, of course, needs medical attention. POISON IVY with its clusters of three shiny leaves, is easy to recognize. Teach your children to recognize it - and poison oak and sumac, too. If you have been exposed, wash promptly (preferably within 5 minutes) with soap and water to remove the oily substance that causes the trouble.

culture, but the place for him to do this compulsorily is in high school and the best age to start this seriously is even earlier, perhaps around the age of 8 or 10. By the time the Black student gets to a first-rate college he should be ready for business-the business of acquiring the skills which he will need and be able to use in conquering a middle or top position.

It will be obvious to some of you that my attitudes toward the role of Black Studies in the education of college Blacks derives not only from an unconventional view of the purpose of going to college, but also from an unconventional view of what should be gained therefrom. The United States is the only country in the world which thinks that the purpose of going to college is to be educated. Everywhere else one goes to high school to be educated, but

No doubt a few Blacks born with the special talents which success in a highly competitive business world demands, will succeed in establishing sizeable and highly competitive concerns.

#### \$3 billion beyond even its extravagant target for expenditures. Spending bills still awaiting action could run the final figure \$12 billion beyond what Congress had approved for itself. The day of reckoning is at hand on the issue. Within the next few months. Congress will have to decide from one of three options: it can raise taxes to pay the bills it has run up; it can cut back expenditures to the \$367 billion figure; or it can accept a larger deficit of \$80 billion. And that would mortgage the next generation to pay for our debts. CONSUMER PRICING ACT

Congress has taken on one positive action for the consumer this year with passage of the Consumer Goods Pricing Act of 1975. The action brought to an end the so-called "fair

manufacturers and retailers has been the protection of the small business operator from price gouging by discount chains. Several studies show that in states where "fair trade" laws did not exist there was little or no effect on merchants. In fact, in some areas competition was even keener. The principle argument for eliminating the "fair trade" laws was that the added costs placed on some items because of the law did not really give anyone a benefit. A Library of Congress study revealed figures that conservatively estimate that the American consumer lost over \$3 billion in "fair trade" states.

Passage of the measure will lead to lower prices on good and will be healthy for our free enterprise market systems.

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# FINANCIALLY SPEAKING

## **Black Mortgage Bankers**

By Robert Johnson and John Douglas

Of the three basics - food, shelter and clothing - shelter probably remains the greatest financial barrier to overcome. Often plagued with difficulties in obtaining an adequate mortgage from conventional sources, the black family has gotten assistance from mortgage bankers. Mortgage bankers usually act as middlemen between the home buyer and the institutional investor, which is usually an insurance company, savings& loan association or pension fund. In this function they are active in closing the home loan or mort-

gage and in arranging permanent financing with the institution. Also, mortgage bankers generally service the loan by collecting monthly mortgage payments from the home owner and passing them to the institution. For this service they charge the institution a small fee.



**Robert Johnso** 

typically 1/2 percent. In addition, government agencies such as the Federal National Mortgage Association (FNMA) and the Government National Mortgage Association (GNMA) play an important role in acting as alternative capital sources and mortgage guarantors.

Black mortgage bankers were

virtually non-existent in the early 1960s. When the United Mortgage Bankers of America, Inc. (UMBA) was founded in 1962, there were only 2-3 black members who were approved Federal Housing Association (FFHA) mortgage bankers or lenders. The major problem probably involves the requirement of \$100,000 in liquid assets in order to be an FHA approved mortgage banker. UMBA currently has a substantial membership which includes real estate developers, mortgage brokers and sav-ing & loan institutions. Also within UMBA are approximately 20 approved FHA black mortgage bankers servicing a loan portfolio estimated at \$300-\$350 million. This compares to a total of over 1000 approved FHA mortgage bankers nationally with a similar portfolio of over \$160 billion.

According to Lawrence Humphrey, president and executive director of Premier Mortgage Com-

pany of Detroit, and the newly elected president of UMBA, black mortgage bankers generally see two major problems. These are inadequate cash flow and insufficient capital for temporarily buying (warehousing) mortgages. However, Mr. Humphrey states that UMBA is in the process of applying for a \$2M Minority Enterprise Small **Business Investment Corporation** (MESBIC) for providing funds to warehouse the mortgages before resale to the final institutional investor. In addition, UMBA is currently establishing a headquarters in Washington, D. C. in order to develop a closer relationship with key government agencies.

Mr. Humphrey believes that black mortgage bankers are gradually shifting to the servicing of commercial loans such as multiunit apartments, which are usually considered more profitable than single family residential homes.