



The AACC
Golden History:
Yields Sterling
Future
Special Section/ Page 1D

Battered Women Speak Out

Lifestyles/ Page 7A

Mist Behavin' Comes To City

Entertainment/ Page 1B

Inside The
Alliance

Elsie Grier Attends
Inauguration

Page 1C

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THE AWARD-WINNING "VOICE OF THE BLACK COMMUNITY"

50 Cents

Bad Credit Keeps Blacks From Securing Loans

By HERB WHITE
Post Staff Writer

Charlotte's metropolitan area ranks as one of the most difficult for blacks to get home mortgages, but it's due more to credit history than racism, black realtors say.

In an analysis of 10 million home loan applications across the United States, The Atlanta Journal-Constitution concluded that savings and loans are more likely to turn down blacks. The rejection rates were derived from analysis of race, sex and marital status from 1983 to mid-1988 at the nation's 3,100 savings institutions.

Of the 50 most populous metropolitan areas, Charlotte-Rock Hill-Gastonia was seventh in black-to-white mortgage rejections, with blacks being 3.3 times as likely to be turned down for loans.

John Ramadan, president of

ERA Ramadan Realty, said many mortgage applications are turned down because of past credit deficiencies, such as frequent late payments or repossession. Before clients apply for loans, Ramadan said he personally researches their credit history. Only those with proven histories of paying on time and no defaults are represented by the company.

"It's kind of hard to say, but for every one that makes it, four don't," he said. "It doesn't make sense to do it any other way, because if they're not going to be approved, it's a waste of their time."

Securing a mortgage isn't easy, Ramadan said, but it is less difficult when the client and realtor each knows the applicant's credit history before seeking a loan.

"There are certain ingredients to get a loan approved," he said.



Ramadan

"A lot of times when people apply for mortgages, the preliminary work is not done." J.C. Cousar of Cousar Realty

agreed credit is the key to securing a mortgage, especially for blacks.

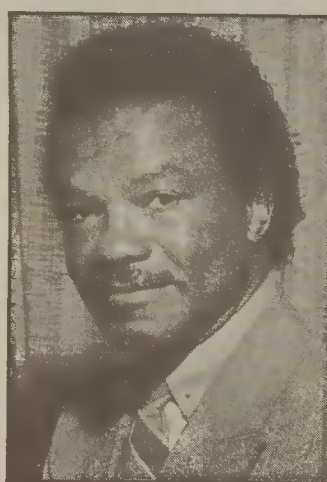
"It's getting to the point where blacks have to have perfect credit to get a loan," he said.

Redlining, the practice of refusing to lend money for purchases in predominantly sections, isn't pervasive in Charlotte, Cousar said, but some discrimination still exists.

"I don't know of any redlining, but it seems that in some cases where loans were turned down, they could've been approved," he said.

Ramadan said persistence is important in securing a mortgage loan, adding that lenders are thorough with credit histories.

"When it comes to mortgages, you have to be persistent," he said. "If somebody is giving you \$50,000 to \$60,000, they'll want to know if you can pay back the



Cousar

Cousar, who said 95 percent of his clientele is black, said part of the problem may be the

shrinking credit market, which results in less money to lend, regardless of race. "I think they're tightening up on credit as opposed to a few years ago," he said. Despite some complaints from rejected applicants, Cousar said his clients generally get loans.

"Most of the people I work with get mortgages secured," he said.

Ramadan said his advanced credit checks have resulted in a 98 percent acceptance rate for his clients, said through research is the key to approval. "You have to document everything. If you've got a good case, then you've got something to fight with," he said. "It's not to say some of it isn't racially motivated. The racial thing will always be a part of it, just like anything else. But if you've got a good case, there's not a damn thing they can do about it."

Black Community Will See Building Boom In The Near Future: Emory

By HERB WHITE
Post Staff Writer

The boom in housing and business starts in Charlotte and Mecklenburg County is likely to accelerate to black neighborhoods, says the chairman of the city-county planning commission.

Frank Emory, chairman of the Charlotte-Mecklenburg Planning Commission, said the explosive growth throughout the county is going in a clockwise pattern, starting with the southeast and moving to the northeast.



Emory

Charlotte's westside is a prime candidate for new construction as well.

The 14-member commission is responsible for strategic planning, zoning rules and community development. Half of the members are appointed by city council, the rest by the county commission.

The uptown area is already expanding, with new development taking place in the heart of Charlotte's business district. That growth, Emory said, is spreading to traditionally black neighborhoods, as evidenced by the Gateway Center on West Trade St and the unveiling of plans to revitalize the Biddleville-Five Points area around Johnson C. Smith University.

"Black folks live where uptown is going," he said. "The black

community should be concerned with what's going on around West Trade street, where the Gateway Center is, West Fifth Street, and Beatties Ford Road. "If you own a house there, stay there."

As the availability of land decreases in the outlying areas, prices will likely increase, forcing developers to look to the inner city for land, Emory said. The areas most likely for development are connected to major thoroughfares—around Trade and Interstate 77.

"If current trends stay the same, significant changes will come from The Square to Johnson C. Smith and skip over to Sunset Road," he said.

The area between Smith and Sunset is less likely to change, Emory said, because "Those areas have lots of old, established neighborhoods and absentee owners" who rent homes to tenants.

Although many residents and landowners don't realize it, the planning commission impacts everyone, Emory said. Blacks, however, may be less aware because the board doesn't have the high profile of other bodies. Emory related how a board meeting in southeast Charlotte resulted in a packed house, but a meeting at Smith didn't do so well. "There were about eight people there," he said. Residents may be under the impression that government will make decisions on its own, regardless of what the citizenry thinks.

"I think there is a feeling of a

See PLANNING On Page 2A



Bartech Inc., is one of the three companies that make up Barfield Industries. Pictured (l-r) are John Barfield, president of Barfield Industries and his son Jon Barfield, president of Bartech, Inc.

Black-Owned Tech. Firm Expands To Charlotte

By LORA VANDERHALL
Post Staff Writer

Bartech Inc., a full service engineering company which offers a broad range of contract engineering and related technical services to industry, has expanded to the Charlotte area.

John Barfield, owner of Bartech Inc., has been recognized as one of the leading black entrepreneurs in the nation.

Barfield, who was a high school dropout and son of Alabama sharecroppers, has proven what hard work and determination can accomplish.

In 1975, Barfield started his second janitorial business, Barfield Maintenance Company. The opening of the second business, Bartech, stemmed from Barfield Maintenance when General Motors requested that he help develop a group of minority suppliers. In 1978, he started Barfield Manufacturing Company, which produces auto parts for GM, Ford and Chrysler.

Bartech in conjunction with General Motors started a training program designed to ad-

See BARTECH On Page 2A

Hooks Shrugs Off Reagan's Charges

By Chester A. Higgins Sr.
NNPA News Editor

Washington, DC - Benjamin L. Hooks, executive director of the National Association For the Advancement of Colored People, shrugged off outgoing President Ronald Reagan's barbed and nasty little accusation that black leaders were exaggerating the plight of the black masses while living grandly as heads of their organizations.

The President made the remarks on "60 Minutes," a CBS program. He was questioned by reporter Mike Wallace.

Hooks told NNPA, however, to consider the source. "One who does not understand the problem certainly can't be expected to supply solutions."

"If he were a sitting president, I would be really concerned," he added. "We of the NAACP are working on real problems of our people. Not on something imagined."

Hooks and other traditional black leaders have been highly critical of Reagan during most of his terms in office. They have assailed his administration for trying to give tax exempt status to Bob Jones University, a white, rigidly right-wing school in South Carolina; for opposing extension of the Civil Rights Restoration Act, and for nominating conservative Robert Bork for the Supreme Court.

Reagan's gutting then realigning of the U.S. Civil Rights Commission to become a rubber stamp of his administration's more ideological positions have been continuously assailed by black leaders. The Reagan ad-

ministration's draconian slashes of educational funds that helped many underprivileged students attain higher education proves Reagan's hard-hearted insensitivity to the plight of the poor and down-trodden, they charge. His determined attacks on affirmative action, through former Assistant Attorney General For Civil Rights William Bradford Reynolds, was a constant hair shirt to black leaders.

Reagan's wit to the Bitburg, Germany, cemetery where a number of Nazi soldiers were buried, and his opposition to the King National Holiday were all excoriated by civil rights leaders. So was Reagan's launching of his initial presidential campaign in Philadelphia, Miss., where the Reagan address seemed tailored to appeal to the most backward tendencies of that infamous city where a bloodthirsty Ku Klux Klan had brutally murdered three civil rights workers 17 years earlier.

Reagan responded vengefully. During his entire two-term tenure of office, he never met with the Congressional Black Caucus leadership nor with any other black traditional leaders.

Hooks, a Baptist minister, who told NNPA he hopes to have a "much better relationship with the Bush administration," invoked a biblical saying in reference to Ronald Reagan on the eve of Reagan's departure from office: "Thank God, trouble doesn't last always," he chuckled.

What's Behind Push For Name Change To 'African-American'?

By Chester A. Higgins Sr.
NNPA News Editor

WASHINGTON, D.C.--African American. Colored. Negro. Black. We have come almost full cycle. So if you are a Black American, are you ready to close the circle and call yourself African American, once more?

Black Americans have been called a lot of things during the long course of their history here. Many of these things were very uncomplimentary and some people, weary of it all, insist if you must refer to them, call them American or, absent that, just get their name right.

James Baldwin wrote a famous book entitled "Nobody Knows My Name", and Ralph Ellison penned another titled, "The Invisible Man." Both went to the crucial and bewildering question of "Who am I?"-- a troubled quest for Black Americans lost, stolen, distorted and/or misplaced identity and cultural heritage.

A few weeks ago in Chicago the Rev. Jesse L. Jackson along with several other black leaders, including Dr. Ramona Edelin, president of the National Urban Coalition, declared Black Americans had now ma-



Jackson

tured to the point where they should begin to call themselves African Americans. He cites two reasons why the need for change is urgent now. They are historical/cultural and political.

In Africa, recently to attend African-American Institute, at Lusaka, Zambia, Jackson asserted: "There is no cultural integrity in skin color." He said the African roots of American culture are substantial "If we are going to teach history, Western civilization, we must

tell the truth."

"In our history books, there is a tremendous denial of the tragic truth of the slave trade. People tend not to know, to wipe it off. We are living descendants of this massive dislocation of people. There is a grand deletion in our history as Americans, a gaping hole in our culture. Others came to drop their chains; we were issued chains on arrival.

"There is such despair in our children, so much dope, crime, self-destruction, aimlessness. They feel unimportant to themselves. We must attempt to lift our children by power of their culture."

Politically, he became more acutely aware of this need during the past election campaign when he conducted a strong drive for Democratic presidential nomination. TV profiles of the candidates traced them back to the villages of their forebears-Ronald Reagan's in Ireland, George Bush's in England, and Michael Dukakis's in Greece. Said Jackson, ironically: "With me, it was just to South Carolina, as though we started there."

Politically, he also sees the link to Africa as key to America's relations with the Third World, which is comprised of "seven-eighths of the human race." If blacks had this strong cultural identity with Africa, they would have exerted a much stronger influence on America's foreign policy in which, for example, more than \$700 per citizen is given each year to Israel in foreign aid and, by contrast, about \$2 per year for every African in the Mother Country.

Also, President George Bush would never have made his first foreign policy move by declaring continued U.S. support to Jonas Savimbi, the Black knife terrorist South Africa continues to hold to the jugular of Angola despite the so-called Cuban/South African/Angolan agreement that ostensibly ends the war in Angola, removes Cuban troops and sets Namibia free.

When Reagan and Gorbachev meet, they represent only one-eighth of humanity," Jackson says. He pointed out that it was Dr. W.E.B. Dubois, a founder of the NAACP, who helped give vision to the founding, 70 years ago of the African National

Congress." It is the main moral dilemma of our society's existence, the number one threat--this inability of ours to come to grips with the question of race," Jackson says.

Jackson might have added that in early years (slave and beyond to the Reconstruction era) blacks called many of their institutions: African Methodist Episcopal Church; African Methodist Church, and had African American societies for almost every social, religious and cultural endeavor.

Many African leaders heartily

agree with Jackson. A poll in Chicago shows more than half the blacks favor calling themselves African Americans.

Luc-Adolphus Tiao, of Burkina Faso, formerly Southwest Africa, who is the editor of that country's only newspaper, Sidwaya, was in this country visiting on Capitol Hill recently. Although he speaks six languages -- five African dialects and French -- he speaks no English. Through an interpreter, however, he told NNPA, "I think it is good the Black Americans now call themselves African Americans."

Inside This Week

Editorials.....Pg. 4A	Entertainment.....Pg. 1B
Lifestyles.Pg. 7A	Sports.....Pg. 7B
Church News.....Pg. 9A	Classifieds.....Pg. 12B
Obituaries.....Pg.10A	The Alliance.....Sec. C

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