

The Charlotte Post

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Editorials

Are Blacks No Longer Needed?

By Hoyle H. Martin
Editorial Writer

A *Charlotte Post* page one story last week by Herb White eloquently tells about alleged discriminatory lending practices of Charlotte's First Union National Bank. In the article, Jane Burts, a community organizer with the Charlotte Organizing Project (CHOP), alleges that data compiled by the Southern Finance Project shows that in 1987 ninety-seven percent of FUNB's loan funds went to upper-income whites, three percent to low-income minorities, and one percent each went to low-income whites and upper-income minorities. Ms. Burts said that local lending institutions gladly accept deposits from minorities; however, "it's clear (that) the major banks are not loaning money in minority neighborhoods." If Ms. Burts' charges are true, FUNB is violating the intent of the Community Reinvestment Act (1977). The Act is a federal law designed to prevent red-lining by lending institutions, that is, the practice of refusing to approve loans to applicants living or conducting business in designated low-income neighborhoods.

FUNB's discriminatory lending practices are but a microcosm of a national problem in the white-male dominated banking and financing industry. For example, there are no minorities and no women among the 49 directors of the five savings and loan associations with headquarters in Charlotte. Furthermore, there are just two blacks and four women among the board members of the 256 directors of North Carolina's 25 largest savings institutions, according to the Durham-based Institute for Southern Studies. Is there any wonder that minorities and poor whites cannot get a fair share of the loans made by financial institutions?

An even more important question is when, where, why and how have we, as the strongest and most productive national economy in the history of the world, developed such negative attitudes and behavior toward those of us who happen to be black?

White Americans have enjoyed a very high standard of living while black Americans have been chained to a level of poverty comparable to that found in an underdeveloped nation. Knowles and Prewitt have written (*Institutional Racism in America*) that "ownership of capital and the right to invest it in a profit-making enterprise has always been associated with the American concept of freedom. Yet, the white business world has consistently denied to black people the opportunity to (develop and) control substantial financial resources."

Destroying Black Enterprise

Ironically, black economic historian and neo-conservative Thomas Sewell tells us that following the Revolutionary War, General George Washington took his victorious officers to a farewell dinner in a New York tavern owned by a black man. Black caterers in Philadelphia and other cities in the 19th century were among the leading caterers of their time, serving a largely wealthy white clientele. Blacks were also highly successful in many other types of business in Philadelphia by the year 1820.

However, fear of competition by many whites led to laws and ordinances to deny business licensing, insurance policies, bank loan opportunities and other needs necessary to advance and not destroy black economic progress. Furthermore, when laws did not apply, many black owned businesses were simply burned to the ground with no law enforcement efforts to find those guilty of such

crimes.

Even more tragically, when Booker T. Washington was seeking to de-emphasize civil rights pressures to accommodate white people in favor of black economic development, some white racist extremists were still not satisfied. One such southern racist and writer was Thomas Dixon Jr. "Here... is Thomas Dixon Jr.," wrote Harvard University historian Albert B. Hart in 1912, "arguing with all his might that (if) the Negro...is not checked he will become such an economic competitor of the white man that he will have to be massacred."

Origin Of Racism Is Economic

As we probe deeper into the historic roots of our nation in a quest for insights into such white hostility toward blacks, we find not too surprisingly that racism in America is economic in origin. The noted historian Oscar Handlin has written that chattel slavery evolved from the indentured servitude of 17th century Virginia and Maryland. In more specific terms, during the 40 year period of indentured servitude, these colonies experienced an increasing labor shortage --- Indian servitude and slavery was a failure and white servants, very limited in supply, would often abandon their seven-years servant contract agreements.

Eminent historian John Hope Franklin has written (*From Slavery To Freedom*), that the answer to the colonies vexing labor problem appeared to be a law permitting "...perpetual servitude of Negroes..." Therefore, slavery came into existence for economic reasons and racism came into being to rationalize the enslavement of blacks.

Students of economic history can thus easily agree with Winthrop Jordan's viewpoint that prejudice would not itself have developed into the institution of slavery without the stimulus of powerful economic forces.

One conclusion that we can draw from this brief historic review is that all racist practitioners are not necessarily racist. It is for such practitioners simply one of many methods of retaining an economic power advantage. As we noted in our March 16th editorial, those who have power - economic, political or social - will not voluntarily share it. This is a characteristic of the free-enterprise capitalistic system.

The passion to gain and retain power through any means, ethical or unethical, to the near total exclusion of others based on such superficial things as race was stated in disturbing terms in Sidney M. Willhelm's 1971 book, *Who Needs The Negro?* He wrote, "The life situation of black Americans deteriorates with the passing of each year...technological efficiency makes possible the full realization of the nation's anti-Negro beliefs. The arrival of automation eliminates the need for black labor, and racist values call for the Negro's removal from the American scene...As the races pull apart into lifestyles with greater polarity, the black ghetto evolves into the equivalent of the Indian reservation. What is the point, demands white America, in tolerating an unwanted racial minority when there is no economic necessity for acceptance. With machines now replacing human labor, who needs the Negro?"

Does each bank loan denied, each job applicant rejection and each social ostracism, move us as a nation closer to Willhelm's thesis? If it does, we are all, black and white alike, doomed to hasten Almighty God's own Armageddon.

Thoughts On Relationships

Let me tell you a story.

There were three men stranded on an island after a shipwreck. They had been marooned on this island for two years, when a bottle washed ashore. The men rushed down to the shore and opened the bottle. Like magic, a puff of smoke filled the air and a genie appeared. The genie was so happy to be freed from his glass prison that he offered each man one wish.

The first man said, "Genie, I wish to be in Paris surrounded by beautiful women, bottles of champagne, and the very best cuisine."

The genie replied, "Your wish is my command." In a flash the first man disappeared.

The second man said, "Genie, my wish is quite simple. I just want to be surrounded by diamond mines, and whenever I desire something, I can just buy it with some of my diamonds."

The genie replied, "Your wish is my command." In a flash the second man disappeared.

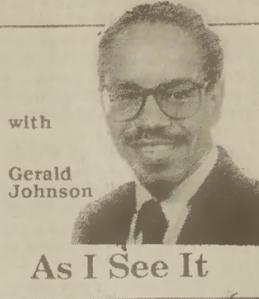
The genie turned to the third man and said, "What can I do for you?"

The man responded with a dismal look on his face, "I don't know genie, I feel so lonesome. I really wish my two buddies were back here with me."

Hidden in this humorous story is a good message for all of us. We have all been guilty of playing down hopes and dreams of others when those hopes and dreams are not important to us.

More often than not we allow selfish motives to interfere with loved ones realizing their full potential in those areas that interest them.

How often have you been supportive of your loved one's desire to pursue an interest they may



with

Gerald Johnson

As I See It

you got it good, you don't want to rock the boat, do you? If you do that, who will cook dinner? Who will pick up the kids, if you start doing that? Well, what I am supposing to do, while you go galavanting cross the country?

We are all guilty of allowing these scenarios to sneak into our lives.

Too often we allow the routine-ness of relationships to become habit forming which ultimately leads to poor relationships.

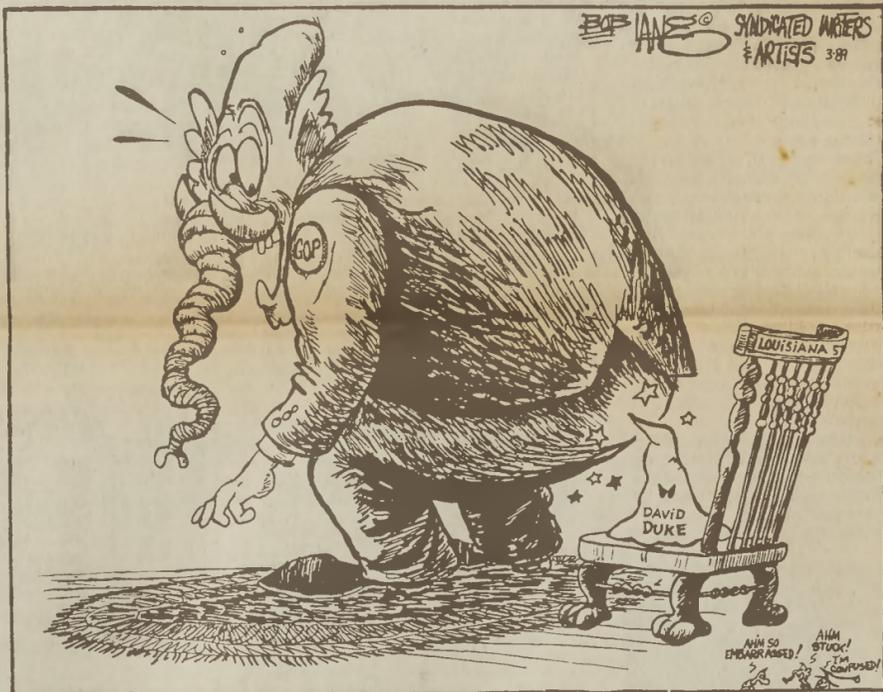
If you stifle the growth of the individuals in a relationship, you consequently, stifle the relationship.

However, relationships blossom and grow when each of the individuals in the relationship is allowed to blossom and grow.

Being supportive of each others' growth enhances what each individual can bring to the relationship. Moreover, the support demonstrates true caring and therefore enhances the love in the relationship.

It is interesting that few people realize that the support and caring offered in child rearing is the same type of support and caring needed in nurturing a partner in a relationship. Many of us make tremendous sacrifices in giving our kids the needed tools to become successful in their life pursuits. Rarely, do we go to the same extremes in guaranteeing that our marital or pre-nuptial relationships get the same attention.

These are my thoughts on relationships and they are not based on any formal training or education. It is simply learning from the school of hard knocks. Quite frankly, for the price, it is the best educational bargain around.

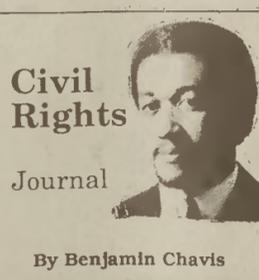


'Brother Jim' Lived To Fight Racism

One of the things that we have emphasized over the years here at *Civil Rights Journal* is the importance of taking the time to appropriately pay tribute to the fallen heroes and heroines of the on-going freedom struggle in this nation and throughout the world. James Norman Dunn, Ph.D., Co-founder and Director of the Peoples Institute for Survival and Beyond, died at the age of 53 of cancer at his home in New Orleans on February 17, 1989.

Dr. Dunn spent his life in the struggle for human justice. As a poet, teacher and singer, Jim Dunn was always in the front lines of civil rights marches, community empowerment efforts and student sit-ins of the 1960's, and the 1980's.

Jim Dunn was a native of Urbana, Ohio. Brother Jim, as he was affectionately called by thousands of persons throughout the southern region of the United States, was committed to building a multiracial society. He was an activist as well as a scholar who learned the important lessons of effective grassroots community organizing. After receiving his Master's degree in Social Work from Columbia University in 1970 and his



Civil Rights

Journal

By Benjamin Chavis

doctoral degree from Union Graduate School in 1978, Dr. Dunn taught sociology and Black Studies for 11 years at Antioch College in Yellow Springs, Ohio.

From 1981 until he died, Dr. Dunn conducted Peoples Institute workshops on "undoing racism." Many academic institutions and community organizations honored him for his distinguished leadership.

Jim Dunn was also a gifted musician and songwriter. We know the important role that music has played and will continue to play in inspiring a new generation of committed activists and leaders. Dunn pub-

lished several articles, essays and songs for the movement, including *New Wine and New Wineskins*, a book of original poetry, and "It's Time to Sing Some New Songs," a taped collection of his music.

For four long years, Brother Jim battled courageously with cancer. Yet, at every moment Jim kept his focus on challenging the increasing dangers of racism. At a recent meeting and training session in Mississippi sponsored by the Peoples Institute for Survival and Beyond, many of Jim's friends gathered to celebrate his life and living legacy.

It is our hope that not only something of the memory of the significance of the life of Jim Dunn will be maintained for many years to come, but also that the model of courage and leadership of his life will be lived throughout our communities. One concrete way to remember Jim Dunn is to support the Jim Dunn Educational Scholarship Fund c/o Peoples Institute, 1444 N. Johnson St., New Orleans, LA 70116. Our struggle has been blessed by Jim's contribution, may his spirit continue to live in the effective way we stand up against the forces of racism.

READ MY LIPS!

HE DOESN'T HAVE ANY!



BRANDON JR.
BLACK RESOURCES INC.

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Please include name, address and phone number. We edit letters for clarity and grammar.