

MS. CLEAN

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Cheryl Cox transforms home interiors from blah to fabulous.



Bobcats owner buys bank to compete for urban customers/7C

MR. NICE GUY

Comedian Steve Harvey changes pace in 'Don't Trip'/1D

King of Comedy leaves bawdy past behind in new concert movie



# The Charlotte Post

The Voice of the Black Community

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WEEK OF MARCH 16-22, 2006

## Study: Fewer lending predators

### Led by N.C., consumers are better protected

By Herbert L. White  
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Tougher anti-predatory lending laws also increase availability of credit for people who need it most, according to a new study.

The Center for Responsible Lending report "The Best Value in the Subprime Market: State Predatory Lending Reforms" examined more than 6 million subprime mortgages from 1998-2004, or three-quarters of all loans in the subprime market during those years.

States with the strongest laws, such as North Carolina, Massachusetts, New Jersey, New Mexico, New York, and West Virginia, showed the largest declines in loans with predatory terms. North Carolina was the first state to dramatically overhaul predatory lending laws in 2000.

Predatory loans in many of the 28 states with predatory lending reforms dropped by almost a third. In Massachusetts alone, that meant almost 600 fewer abusive loans a month.

"This study demonstrates that critics who claim anti-predatory lending laws will dry up people's access to credit are just plain wrong. This research shows that sound legislation curbs abusive lending, and it does not reduce responsible lending," said Iowa Attorney General Tom Miller. "And that leads to one more conclusion: consumers would be harmed if federal law preempted state regulation."

Predatory mortgage lending costs Americans more than \$9 billion a year, the Center for Responsible Lending estimates.

"It robs people who can least afford it of the hard-won equity in their homes, and sometimes it costs them their home itself. It ruins people's credit and even throws families into bankruptcy and out on the street. It threatens fragile neighborhoods and puts a dent in local economies."

The study found that these laws didn't decrease the num-

See STATE/2A

## Giving is personal for philanthropists



PHOTOS: CURTIS WILSON

Dr. Donna Murray-Lacey, executive director of the Charlotte Volunteers in Medicine Clinic, checks Reggie Singleton's blood pressure Tuesday. The non-profit agency, which provides health screenings for underserved - and mostly black - patients, gets better support from foundations than individual African Americans, Murray-Lacey said.

Black households give 25% more of discretionary income to philanthropic efforts than whites.  
• Blacks give about 25% of donations to charities that serve the public need.  
• Blacks born after 1964 are more likely to support charities that benefit people of all races and ethnicities.



DATA: CENTER ON PHILANTHROPY

## For most black givers, charity starts at home

By Eric Bozeman  
FOR THE CHARLOTTE POST

Philanthropy in the African American community historically ebbs and flows.

The African American community has a tradition giving through churches or service organizations, but due to the advent of programs like the African American Community Foundation Award Grant, created by the Foundation of the Carolinas, money is finding its way to deprived services in the

area.

Donna Murray Lacey, executive director of the Charlotte Volunteers in Medicine clinic, received \$10,000 for its Cardiovascular Disease Risk Reduction Program, said foundations are usually helpful to her non profit agency.

"My experience with the African American Community Foundation has been a wonderful experience," she said. "However, my experience with

See CHARITY/3A

## School election proposal opposed

### Limited representation, cost cited as obstacles

By Herbert L. White  
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A task force recommendation that would change how Charlotte-Mecklenburg public schools are governed is drawing fire for its potential to mute district representation, especially in majority-black districts.



Gantt

The Citizens' Task Force of Charlotte-Mecklenburg recommends a seven-member school board - down from nine - with six elected at-large to represent districts. The seventh would be appointed by Mecklenburg County commissioners.

"If I took my own personal poll, most people I talk to support it," said Harvey Gantt, co-chair of the task force. "But the number of people against it are elected officials and you don't get too far without them. They feel it threatens district representation. African Americans feel that way."

Please see RESISTANCE/2A

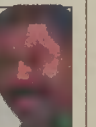
## the box

NEWS, NOTES & TRENDS

### JCSU grad boosts Legacy at tournament

Giving back was the name of the game for Charlottean Cary Mitchell during the CIAA basketball tournament.

Using his Legacy Classic Foundation, Charlotte custom tailor Mitchell and several friends donated \$13,000 to three organizations: the scholarship fund of 100 Black Men of Greater Charlotte, the Afro-American Cultural Center and Stratford Richardson YMCA on West Boulevard.



Mitchell

Joining Mitchell in making the donation were Damian and Jermaine Johnson of No Grease Inc. and Carolina Panther Mike Minter.

Mitchell, who owns Cary Mitchell Designs of Charlotte, decided it was appropriate to make the donation during CIAA week since he has attended more than 25 of the tournaments since 1973. His first was as a ball boy for Virginia Union University.

## Was New Orleans victim to a conspiracy?

By Zenitha Prince  
NATIONAL NEWSPAPER PUBLISHERS ASSOCIATION

Second in a series about the Gulf Coast and the road to recovery after Hurricane Katrina. This project is a cooperative effort between the National Newspaper Publishers Association and the Baltimore Afro.)

NEW ORLEANS — On Sept. 12, Nation of Islam leader Minister Louis Farrakhan was in Charlotte as part of a 23-city tour to promote the Millions More Movement march in Washington, then mere weeks away, when he made an allegation that has stirred rip-

ples of reaction in the public pool.

"I heard from a very reliable source, who saw a 25-foot-deep crater under the levee breach," Farrakhan said. "It may have been blown up to destroy the black part of town and keep the White part dry." Farrakhan is not alone

in believing that the poor and Black of New Orleans were somehow targeted to sustain the worse of the Katrina.

"Mother Nature is one thing but this goes beyond Mother Nature," said Raynold Fenelon, a New Orleans cabdriver. "They

Please See MANY/2A

## Pope accuses West of systemic Africa abuse

GLOBAL INFORMATION NETWORK

VATICAN CITY - In a wide-ranging meeting with priests of the Rome diocese, Pope Benedict expressed concern for Africa - observing that big political and economic interests were

still responsible for many of Africa's problems and that their continued abuse was fomenting conflicts on the continent.

"Africa continues to be the object of abuse by the big powers, and many con-

licts would not have reached their current state if the interest of the great powers was not behind them," he said.

The Pope did not mention any specific countries or conflicts.

The pope appeared to be reflecting on recent conversations with African bishops who were making their 'ad limina' visits. He said that the grave economic and social problems of the continent are partially off-

set by the "great hope" and "great faith" growing there.

There are 1.1 billion Catholics worldwide. Africa has 144 million Catholics with 30 million in the Democratic Republic of Congo.

Gospel heavyweights Kirk Franklin and Mary Mary in Charlotte concert Friday/5B



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