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A look back at Charlotte Literary Festival
A&E 1D



ON THE JOB TRAINING
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Mortgage trap for minority borrowers

Study shows lenders most likely to approve high-rate deals for people of color

By Herbert L. White
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Subprime loans can be hazardous to your mortgage. A study commissioned by the Association of Community Organizations for Reform Now found that borrowers of color are

at greater risk of losing their homes to a disproportionately high share of subprime loans. The higher interest rates, coupled with limited income, is more likely to lead to foreclosure. "Rate shock could mean a sharp increase in foreclosures in

some of the urban and minority communities that most need to build wealth through homeownership," said Maude Hurd, ACORN's national president. "Too many of our neighbors are being steered into ARMs without being given an option for a

fixed rate and without being given an explanation of the risks." ACORN officials want federal banking regulators to require lenders to underwrite risky loans, such as interest-only and
Please see **BLACKS/3A**

A united state in American AIDS fight

Black organizations pledge cooperation at international conference

By Lorinda M. Bullock

NATIONAL NEWSPAPER PUBLISHERS ASSOCIATION

TORONTO - Americans gathered here on Monday to reclaim black America's freedom from the grips of AIDS.

Representatives from business, politics, civil rights, the black church and other groups came together for the 16th International AIDS Conference and signed the "National Call to Action and Declaration of Commitment to End the AIDS Epidemic in Black America."

Leaders from organizations such as the NAACP, National Urban League, National Council of Negro Women pledged their support and resources to reverse the devastation in black America by promoting more testing and education about prevention as well as protecting the rights of the infected.

"AIDS in America today is a black disease no matter how you look at it. By gender, by sexual orientation, by age, by socio-economic class or education or region in the country in which you live, black people bear the brunt of this epidemic," said Phill Wilson, founder and executive director of the Los Angeles-based Black AIDS Institute.

The Black AIDS Institute is a non-profit policy group leading the way in HIV education and advocacy of black people fighting the disease in the U.S. The group was also responsible for Monday's gathering of delegates that also included NAACP Board Chairman Julian Bond, actress/AIDS activist Sheryl Lee Ralph, filmmaker Bill Duke, Pernessa Seele, president of the Balm in Gilead and U.S. Reps. Maxine Waters (D-Calif), Barbara Lee (D-Calif.) and Donna M. Christensen (D-VL).
Please see **GRASSROOTS/2A**

LIGHT RAIL TAKES TOLL ON COMMUNITY



PHOTO/CURTIS WILSON

Barricades and construction equipment used to build Charlotte's light rail now dominate Dewitt Road where Anita Zarey lives.

Construction derails neighborhood

Eminent domain means loss of yard, quiet

By Erica Singleton
FOR THE CHARLOTTE POST
Anita Zarey is losing 25 percent of her yard, to make way for Charlotte's light rail system. Under eminent domain, government can force the sale of or seize private property for public use. The city of Charlotte hasn't forced the sale of her property or

seized it. Instead they've claimed a section of her yard, her peace, and her privacy. She's suing to stop construction.

"I don't want everyone looking at me, like I'm on parade," said Zarey, whose street is being widened and extended to accommodate a light rail station and a parking facility. After living 32

years on Dewitt Road off South Boulevard, Zarey said, "They're opening a road that has been closed for 50 years or so." The road is being opened enough for a turn lane, and bike lanes. A median will be put in across from Zarey's driveway, making it impossible to turn from her regu-
Please see **LIGHT/3A**



Tapping into internet booze
Little regulation gives teens easy access to alcohol/Page 1B

Updated 'doll test' produces similar result

Study: Black children still identify white as superior

By Hazel Trice Eahy
NATIONAL NEWSPAPER PUBLISHERS ASSOCIATION
The reassuring female voice asks the child a question: "Can you show me the doll that looks bad?" The child, a preschool-aged black girl, quickly picks up and shows the black doll over a white one that is identical in every respect except complexion. "And why does that look bad?" "Because she's black," the little girl answers emphatically. "And why is this the nice doll?" the voice continues. "Because she's white." "And can you give me the doll that looks like you?"

The little girl hesitates for a split second before handing over the black doll that she has just designated as the uglier one. This was not the 1954 doll test used by pioneering psychologist Kenneth B. Clark to help make the case for desegregation in the

landmark Brown v. Board of Education Supreme Court decision outlawing segregated public schools. Rather, it was a doll test duplicated in Harlem, N. Y., last year, more than a half-century after Brown. To the chagrin of parents and psychologists across the nation, the results were

unchanged. The test is again in the news because of an 8-minute documentary produced by 17-year-old film student Kiri Davis of Manhattan's Urban Academy who participates in the Reel Works Teen Filmmaking program, a free after
Please see **2006/2A**



NATIONAL NEWSPAPER PUBLISHERS ASSOCIATION PHOTO

in a study, black children in Harlem preferred white dolls to black. A 1954 study produced the same results.

the box

NEWS, NOTES & TRENDS
Embattled La. congressman's time near end?

By Christopher Tidmore

THE LOUISIANA WEEKLY

NEW ORLEANS — When well-financed opposition comes from both the left and the right, usually an incumbent Congressman should begin sending out resumes to DC-based lobbying firms. Of course, Bill Jefferson's job prospects might be somewhat limited. Few advocacy retainers come in the form of frozen cash.



Jefferson

Please see **IS SUN/3A**



Charlotte developer Anthony Williams creates jobs and work space for hair care professionals/6C

INSIDE

Life 1B
Religion 4B

Sports 1C
Business 6C

A&E 1D
Classified 3D

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