

SNRABC FILES PROTEST AGAINST AMERICAN FEDERAL SAVINGS

On July 13, 1994, the Southern Nevada Reinvestment and Accountable Banking Committee (SNRABC) filed a protest challenging American Federal Savings Bank's (AFSB) acquisition of First Western Bank (FWB)

with the Office of Thrift Supervision (OTS). SNRABC requested that OTS grant a hearing so that SNRABC may continue discussions with AFSB regarding the Southern Nevada community's needs.

Under the Community Reinvestment Act of 1977, OTS may reject AFSB's application to acquire FWB. SNRABC filed its protest based on AFSB's refusal to commit to continue programs developed by FWB to serve

minority and low income Nevadans. SNRABC met with AFSB to discuss the special needs of the Southern Nevada community. However, AFSB was unwilling to agree to specific community goals.

Gail Burks, an attorney with Nevada Legal Services and SNRABC chairperson, said, "AFSB has a terrible record of denying minority loan applicants. If the merger is successful, AFSB will be the third largest thrift in Nevada, so it is vital that they begin to address the needs of all Nevadans instead of giving loans to only the wealthiest in our state."

Frank Hawkins, City Councilman and SNRABC member, said, "First Western Bank has made such progress in reaching out to the community. We would hate to see AFSB come in and take away successful programs that First Western developed specifically to meet the needs of Southern Nevadans."

The Community Reinvestment Act of 1977 authorizes protests such as SNRABC's. The Community Reinvestment Act of 1977 requires banks to assess and meet the credit needs of all of its potential customers, including minority and low to moderate income residents. The federal law allows community groups to protest major moves by banks such as acquisitions or branch closings on the grounds that the bank has not met its community obligations. SNRABC is comprised of elected community representatives and nonprofit organizations such as the Culinary Workers Union, the Rainbow Coalition, the Martin Luther King Committee, and Smart Start. SNRABC strives to increase banking services to economically disadvantaged individuals in Southern Nevada. In particular, SNRABC seeks to improve service to low income and minority residents, small businesses, community groups, and non-profit affordable housing developers.

For further information contact: Gail Burks, J.D., SNRABC Chairperson, (702)386-0640.

REGIONAL TRANSPORTATION COMMISSION SEEKS PROPOSALS

The Regional Transportation Commission of Clark County, Nevada, (RTC) is accepting proposals from qualified individuals and firms for the purpose of providing advertising, marketing and public relations services to the RTC for Citizens Area Transit (CAT), CAT Paratransit Service, and other RTC programs and services.

Proposals for the Advertising and Marketing Services, RFP Number 4-94, must be received in the office of the RTC, 301 East Clark Avenue, Suite 300, Las Vegas, Nevada, 89101-6534, on or before August 15, 1994.

The proposals must be received in a sealed envelope, marked, Attn: Regional transportation Commission Advertising and Marketing Services, RFP Number 4-94, at or before 3:00 p.m. (PDT). Proposals time-stamped at 3:01 p.m. (PDT) or after will be returned unopened.

Disadvantaged Business Enterprises (DBE) are encouraged to respond to this request for proposals.

The Regional Transportation Commission reserves the right to postpone, accept, or reject any and all proposals in whole or in part.

For more information contact Stanton Wilkerson, Transit Marketing Manager at the above address or by calling (702) 455-4481.

Copies of The Request For Proposals (RFP) will be available July 25, 1994 at the RTC office located at, 301 East Clark Avenue, Suite 300, Las Vegas, Nevada, 89101-6534.

Detailed specifications and additional information may be obtained by attending the pre-proposal conference scheduled for August 1, 1994 at 9:00 a.m., Third Floor Meeting Room, 301

East Clark Avenue, Las Vegas, Nevada. Proposals for the Advertising and Marketing Services, RFP Number 4-94, must be received in the office of the RTC, 301 East Clark Avenue, Suite 300, Las Vegas, Nevada, 89101-6534, on or before August 15, 1994.

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LETTER TO THE EDITOR

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just because you may be in a higher income bracket does not mean your a better African American than someone who is in a low-income bracket. If you think so, then maybe you should "Wake up and smell the coffee." A small piece of advice is what I have to offer you on this, "Check your Blackness sister." Finally, as for KCEP begging for money ortelling you how to spend YOUR money, I've never once heard a D.J. come on the air and say "Excuse me Doris Siet if you out

there listening... Please! Please! Send us some money.... Oh yeah, and make sure you buy the Snoop Doggy Dog Album, it's crazy, phat and Funkdafied. It just seems to me that KCEP & EOB aren't the ones who need to stop and take a look at themselves. It's you.

Jeff Castaneda

P.S. I don't agree with EOB's decision concerning Regina "D", she definitely had it goin on. Like I said, everyone is entitled to their opinion whether its positive or negative.

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care about what their children watch or hear.

Finally, the hearings are raising important questions about how music reflects the culture in which it is created. The reality is that as awful, as demeaning, as frightening as the lyrics of gangsta rap music may be, they are only reflective of the economic and social breakdown of the cities in which these young people live.

Music critic and author Nelson George testified at Congresswoman Collin's hearing that this music is a consequence of the long-term lack of employment, the isolation from middle class values and the concomitant adopting of street values, the contempt for authority, the celebration of male bonding and the rampant consumerism of all of U.S. society.

Similarly, Congresswoman Maxine Waters testified at Senator Moseley-Braun's hearings that gangsta rap was born of the frustration and hopelessness, the raw energy and alienation among inner city youth. She challenged America to listen to the message of these young people, who have been isolated and alienated.

Clearly, we must find ways to end the violence in our communities. We must get rid of the guns, we must get rid of lyrics, music videos and video games which glamorize violence and desensitize our children to it. We must find ways to get parents involved. But if we are truly to be successful, we must find ways to give young people hope — hope they they can get jobs, hope that they are valued by society, hope in the future.

There are no fast and easy answers or quick fix solutions.

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