

**BUSINESS EXCHANGE**

**Reparations, affirmative action or status quo?**

*By William Reed*

What do African Americans need to do to gain economic parity in the nation? Is the proper action step toward our betterment "Reparations," "Affirmative Action," or just to wait for white people to do the right thing by us? There is a tremendous amount of confusion, and not enough discussion, among blacks and whites regarding these issues and how, or whether, their activation will alleviate the troubles of our broad base of black underclass and unworking people.

Ironically, at the center of the question, and its possibilities, is the African-American middle-class. And, the apathy we currently display over issues of parity for blacks, now that we've got ours. While fully two-thirds of our brother, sisters, aunts, uncles and other relatives lack for opportunity, motivation, family stability and the basic elements of social organization, the new black elite has forsaken the inner-city and efforts toward uplift of the underclass. We've moved so far from our own that we no longer see a need for programs of access for other blacks toward similar opportunities as we had. Although most of us agree that racial discrimination is alive and well, many of us are in denial that our voices can have any effect to help more of our kind.

Although its adaptation would have broad benefits for all blacks, most middle-class blacks are in total denial regarding pursuit of any concept of reparations. Ask them what they think of blacks pursuing reparations from the American government for this country's 400 years of illegal, immoral and unequal subjugation of us and you'll probably get a blank stare coming back at you. Now that they've gotten middle-class income status they are so absorbed in pursuit of the material symbols of the success of their income level, they fail to consider even agitating for the continuation of something as basic as affirmative action programs.

Civil rights laws have been in place since the 14th Amendment, but the right of African Americans to equal opportunity did not occur until "affirmative actions" were taken. For the past three decades, white leadership in America, shamed by their racist attitudes, decided to display "tolerance" of us to the rest of the world and adopted the Civil Rights Laws of the 1960s. Today, affirmative action represents nothing more than programs and laws designed to address past discrimination and exclusionary practices. But now, whites, as well as some middle-class blacks, are demanding that such practices be taken away.

A significant number of African Americans have become middle-class in past 30 years, but unlike other minorities, blacks have not been able to establish the kind of economic stability necessary to put a viable economic structure in place. Because of what blacks don't do together, such as unifying behind reparations or affirmative action legislation, collective investments, or opening up savings programs among ourselves, we all are teetering on the brink of economic collapse.

The basis of black, or any,



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economic growth is the middle class. Middle-class blacks have become a nation of nebulous consumers with dubious net worth. With hardly a glance at  
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occupations, such as management and sales. Guaranteed increase option—If you can't afford to purchase as much disability insurance as you'd like, look for a policy that gives you the right to purchase more coverage at a later date without requiring a medical examination. You also might want to consider adding a cost-of-living rider.

**Residual benefit**—Residual benefits kick in when you're well enough to start working again, but only on a modified basis. This provision helps you to reenter the workforce on a part-time basis without losing all of your disability.

**Tax considerations**—According to CPAs, if your disability policy is paid for by your company, the general rule requires the illusion in income of amounts received by an employer under an employer-financed accident or health plan. However, payments for permanent injury or loss of bodily function are excluded provided the amount is determined based on illness or injury—not by your length of employment. Benefits you receive from insurance coverage that you pay for yourself are tax free.

**Awards**

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"He helped people all the time," said Clayton. "Herb didn't just give you funds if you headed a community group, he gave you encouragement — he used to tell us, 'Don't give up, don't give up.'"

She said: "He taught us in management positions to help others to solve the problems. In addition, he said, we should also help your companies by telling them the truth about what business should be doing to help where it can."

She continued: "Herb would often say, 'Do as much as you can for as long as you can — but don't just sit on your can.'"

Medallion winner Harrison of Pepsico remembered Wright as one who "reached out" and advised him personally early in his career. "He taught us to reach out and help each other," Harrison said. "That is what we should all be about."

McCullers of Coca-Cola remembered that Wright was greatly concerned that senior African-Americans with major corporations "should help to bring along others behind us. Herb made us see that if that goal was not a part of your objective, you're not doing your job."

"I never knew Herbert Wright, but I feel his impact through all the people at Philip Morris who did know him and have passed on his legacy," said Philip Morris' Monteverdi. "The award is very special to me. I have known and admired some very good people who wear it with pride, as I hope to."

At the time of his death in 1981, Wright had a national reputation as a pioneer African-American business executive with a major American business organization. He inspired and tutored countless African-American sales and marketing executives and advised business firms on corporate responsibility.

Wright's nephew, George L. Knox III, is Vice President of Corporate Communications at Philip Morris Companies Inc. Like his uncle, Knox has played a major role in building and strengthening ties with African-Americans throughout the country.

"We are all proud of the award that Mark Monteverdi received at the Urban League Conference," Knox said. "He is an outstanding example for your men and women aspiring to serve in the corporate world."

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**THAN *a* HAND.**

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