

BUSINESS BRIEFS**EFFORT AFOOT TO GAUGE
BLACK'S VIEWS ON REPARATIONS**

The NAACP has strongly endorsed H.R. 40, legislation in the House of Representatives to study reparations for America's enslavement of blacks. The NAACP has placed it at the top of its 1999-2000 legislative agenda. "We need to be pushing the issue, starting a grassroots movement, leading an education and information campaign, and it will happen," NAACP spokesperson Marie Davis said. H.R. 40 would establish a commission to review the institution of slavery and the resulting racial and economic discrimination against African Americans. "The bill would also acknowledge the fundamental injustice, cruelty, brutality and inhumanity of slavery," NAACP President Kweisi Mfume said. A lobbying effort and class-action suit is being organized by the Washington, D.C.-based Committee to Support the Reparations Study Bill. Information on how you can participate toward gaining reparations and attention to the subject by your local, county and state officials can be obtained by writing or faxing to: Attorney Norman Robinson, 405 16th Street, SE, Washington, D.C. 20003 - Fax (202) 547-1992.

**CIVIL RIGHTS COMMUNITY UNITES
BEHIND REINVESTMENT ACT**

Civil rights groups, led by the Leadership Conference on Civil Rights, are supporting the Community Reinvestment Act the Senate seeks to weaken. The law currently encourages financial institutions to lend money in communities where they are located. CRA laws have been instrumental in stimulating economic development and makes it possible for residents in underserved areas to obtain mortgage, small business and other loans. In 1977, Congress enacted CRA to ensure that banks invest in the communities where they collect deposits. CRA-related investments have helped to revitalize distressed communities, increased rates of black and urban homeownership and grow small businesses.

**SEVERAL BLACK REPUBLICANS
WORKING ON TEAM FORBES**

The wealthiest of the Republican presidential candidates, Malcolm S. "Steve" Forbes, recently named an African-American, Ohio Secretary of State J. Kenneth Blackwell, as his national campaign chairman. Forbes has also named black Omaha businessman Herman Cain as one of his campaign co-chairs. Cain, president of the National Restaurant Association and chairman of Godfather Pizza Inc., has long been active in GOP circles.

**LOW DOWN PAYMENTS MAKE
HOMEOWNERSHIP EASIER TO ACHIEVE**

More first-time buyers are achieving the dream of homeownership than ever before. More than 66.9 percent of American families own homes, as do a record 5.9 million (46.9 percent) African-Americans. Much of this advancement toward the American Dream is a result of flexible financing that allows lower down payments. The average first-time homebuyer puts less than 6 percent down at closing. Anyone with an interest in buying a first home whether they have considerable savings or not, should explore the possibilities of qualifying for a loan. The initial investment is often much less than people expect. For many first-time buyers, the key to an affordable home-buying experience is an FHA (Federal Housing Administration) or VA (Veterans Administration) loan.

**KODAK TO PAY \$13 MILLION
FOR PAST DISCRIMINATION**

Two thousand Eastman Kodak minority and female workers will receive \$13 million in retroactive and current pay raises after the company settled out of court for past discrimination. In addition to the settlement, Kodak fired a number of supervisors who were connected with the discriminatory and prejudicial treatment that caused the workers harm and Rochester NAACP Chapter involvement after the case was brought to them by workers.

**AMERICA PRODUCES MORE
GARBAGE THAN ANY OTHER NATION**

The Environmental Protection Agency estimates that, on average, Americans produce 4.4 pounds of garbage a day, for a total of 217 million tons in 1997. The cost of handling garbage is the fourth largest item in many cities' budgets — close behind education, police and fire protection.

BUSINESS**Nehemiah Program: As little as 1 percent move in costs***Special to Sentinel-Voice*

The Nehemiah Program is the nation's largest down payment assistance program. Under this program, homebuyers can purchase homes and move in with as little as 1% total move in costs and you do not have to be a first time home buyer.

Across the country, including here in Las Vegas, lenders, real estate agents and homebuilders are utilizing the Nehemiah Program. The Nehemiah Program has helped thousands of Americans achieve the dream of homeownership. The Nehemiah Program is also engaged in reconstruction and rebuilding of communities across America. Nehemiah Progressive Housing

**Real
Estate
Perspective**

By Loretta Arrington
Licensed Real Estate Broker



Development Corporation is a California non-profit organization. Their mission is to supply safe and affordable housing to low and moderate income individuals and families.

When you qualify as a Nehemiah Buyer, you can receive up to 3% of the contract sales price of the participating home to be used for your down payment and closing cost. There is no

repayment of the gift monies. By now, you are probably asking yourself: What's the catch to receiving the gift money or down payment assistance?

There's no catch. The only guidelines are that you purchase a home through a participating lender; apply for a mortgage loan such as FHA; complete an approved home ownership counseling course; demonstrate the ability to

contribute a minimum of 1% of your own funds toward the down payment or closing costs; and purchase your home from a participating seller or homebuilder. We currently have 12 builders in the Las Vegas area participating in the Nehemiah Program.

Nehemiah has teamed up with mortgage companies, real estate agents, title companies, new homebuilders/developers, private sellers and home ownership counselors. If you are experiencing difficulties finding enough money for a down payment, perhaps the Nehemiah Program is right for you. They are helping to make dreams become a reality. (See Nehemiah, Page 7)

'Race' men, women key to changing blacks' plight*Special to Sentinel-Voice*

Being a "race man" can cause you to be an outcast among America's establishment. When Minister Louis Farrakhan advocates African-Americans taking their own steps to improve conditions for themselves, he is branded anti-American and anti-white.

What he is saying is that race is a factor that should play in the fore of our social, political and economic behaviors. Wasn't it their being race men that made Farrakhan, Malcolm X, Elijah Muhammad and Marcus Garvey icons and illustrators of the types of behaviors all of us should exhibit?

"He preaches racism," is what the American mainstream has led many of us to think about Louis Farrakhan.

"Racism" is a practice and behavior of oppression and subjugation based on race and/or ethnic origin that Farrakhan has never promoted nor practiced.

Farrakhan's message is one of race-based solidarity aimed at those who consistently find themselves discriminated against in America's "colorblind" society.

He and others who preach black nationalism may find themselves as outcasts in American society. But, in reality you can't fight racism without having a race-based mindset.

Race-centered individuals are interested in all of us overcoming our common social plight, economic state and educational deficiencies.

In espousing black nationalism for African-

**Business
Exchange**

By William Reed,
Publisher of Who's Who in
Black Corporate America.



Americans, Farrakhan, and others were merely pointing out what should be obvious: America's race-based oppression and exploitation can only be countered by race-based solidarity on our part.

The alternative to race-based solidarity as a counter-

balance to racism is assimilation. No doubt assimilation can benefit a select few, but it cannot change the condition of the oppressed majority as long as racist behaviors remain entrenched in the broader society.

Too often we measure our victories by when we are accepted by whites. For the bulk of us to reach parity in America, we need to make sure that we, and those supporting our agenda, are not just trying to blend into a "colorblind" society.

It's time to note that establishment negroes are just that: Negroes in positions for the perpetuation of the status quo establishment.

Established civil rights leaders point with glee at the number of African-Americans in high positions in the Clinton Administration. In the years since Clinton assumed office, how

(See Race, Page 14)

The PROFESSIONAL BLACK WOMEN'S ALLIANCE

presents the

14th Annual

Rose Awards

"A Tribute to the Bridge Builders to the New Millennium"

SATURDAY, JULY 10, 1999

6:00 p.m. RECEPTION - Network and Meet the "Role Models"

7:00 p.m. PROGRAM and AWARDS

8:30 p.m. REFRESHMENTS

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