

Blacks complicit in own economic demise

By James Clingman
Special to Sentinel-Voice

The old cigarette commercial said, "I'd rather fight than switch." My question is: "Why fight?" — when all you have to do is switch. Black folks spend a great deal of time fighting against those who couldn't care less about us; we fight over someone else's stuff, and we fight to get folks to like us and treat us right. We have fought these battles for hundreds of years, and we still haven't won. We continue to fight against that pervasive bugaboo — institutional racism — both public and private.

We fight against wrongdoing by corporate moguls and continue to build their wealth by buying everything they make. Aren't you tired of fighting? Wouldn't you rather just switch than keep on fighting?

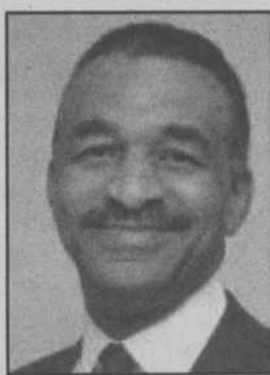
Consider this: How serious can Black folks be about reparations if we are not willing to use what we already have in our pockets and purses to create and maintain our own "internal reparations" fund? All we need to do is redirect a greater portion of our spending and our contributions back to ourselves.

Booker T. said a long time ago, "The world

might pity a whining nation, but it will never respect it [until it respects itself enough to do for itself]."

How can we be serious about being "included" in economic development projects paid for with our tax dollars if we are not willing to stop participating in these stupid "minority" programs? Having to be certified that we are "minority" is an insult, but rather than just switch, we continue to fight for our portion of the 20 percent set asides, while White males get the rest — and they don't have to be certified. We even have Black folks promoting this irrational scenario and then bragging about how they helped get us "included." Why are we always the ones being included? When will we start being the "includers" rather than the "includees"?

Black people, in general, have been reduced to nothing more than asinine terms like "percentages," "goals," "aspirations," "minorities," "underutilized," and "disadvantaged."



JAMES CLINGMAN

We fight for a pittance of our own tax dollars and for reciprocity in the marketplace, but we make none of the ground rules. White males are running this stuff, y'all, and we act like we are in the game. Yeah, we're in the game all right; we are the pawns. Why don't we just switch?

The bottom-line for Black people, at least those of us who are not afraid to face reality and then do something about our plight, is that we must stop using so much of our time and resources fighting, and we must make a conscious decision to switch. I am not, by any means, saying we should walk away from the fight for reparations, against injustice and corruption in politics and business. But let's understand this: The folks who are running this show have been doing so for hundreds of years, and they are not about to change.

We have been calling their misdeeds to their attention, petitioning them to do better by us, to be fair to us, and, yet, they have demonstrated not only their unwillingness to

change but also their disdain and outright unconcern for our condition. Isn't it obvious that we must take things into our own hands?

Marc Morial, Urban League President, said in the latest redundant "State of Black America Report" that the new civil rights struggle is economic. Martin Luther King said that in 1968!

In his book, "Betrayal by Any Other Name," Khalid Al-Mansour, when discussing the role of NAACP leadership and our civil rights fight, writes: "Responsible leadership is... required to put the greatest attention where the problem is the greatest. If civil rights is 20% of the problem, why allocate 100% of the resources behind this strategy?" Duh!!!

Why not just switch rather than fight, at least in the economic arena? We continue to give what we earn right back to those about whom we complain, creating more wealth for their families.

Most of the businesses located in Black neighborhoods do not give what they earn back to us. They take it home and divide it among their own people, and they continue

(See Clingman, Page 12)

LaGrande

(Continued from Page 9)

(\$100 per month) to involuntarily enter into repayment plans. Unlike this type of Chapter 13 court ordered bankruptcy repayment plan, all or some of the credit card charges, medical bills and other obligations would be erased under the current law.

Currently, bankruptcy courts determine what an individual can pay under a Chapter 13 filing by what the individual and the court deem "reasonable and necessary expenses." Now, the court will have to apply the living standards test that the IRS uses to determine what is reasonable to pay for rent, food and other living expenses to figure out how much an individual has available to pay for their debts.

The IRS living standards test is more stringent, and to contest it means a hearing from the judge, which will be more time and more expense.

Currently, each state has a homestead exemption for bankruptcy filers to protect individual's home equity from creditors. The extent of home equity protection varies from state to state. Nevada's homestead exemption limit is \$200,000 worth of equity.

Under the new bill, this exemption will have restrictions that are more stringent. These are the two most notable ones:

(1) Bankruptcy filers who haven't lived in the state for two years will have to take the state exemption of the state where they lived for the majority of the time for the 180 days before the two-year period.

(2) Filers may only exempt up to \$125,000 of equity of their home, regardless of the state's exemption value if they have owned their home for less than three years and four months prior to filing, or if the filer has violated securities laws, or has been found guilty of certain criminal conduct. If a homeowner has owned their home for more than three years and four months, then the state's exemption is allowed.

While the major provisions of the law will take effect in six months, the new stringent homestead exemption took effect on April 20, the day President Bush signed the act into law.

The new law is expected to reduce business for bankruptcy attorneys and increase attorney costs dramatically since lawyers are now held liable for inaccuracies or misleading statements in their client's cases.

There is an estimated cost report that shows how states complying with the provisions of the new law will likely cause an increase in private attorney's fees from \$150 to \$500 because they will charge for additional time spent verifying client information. Other attorney's estimate the cost for Chapter 7 filing to increase from \$1,000 to \$2,000 and Chapter 13 to increase from \$1,500 to \$2,500 per case.

Due to the liability increases, many attorneys are already saying they won't be doing Chapter 7 cases anymore, and the resulting increased costs will prove to be a burden on poor, low-income and minority families.

The last component of the new law requires individuals who file for bankruptcy to get credit counseling, either individually or as part of a group, via the telephone or on the Internet, in the six months prior to applying for bankruptcy. Before a filer can have debts discharged, money management classes must be attended, at the filer's own expense. In theory, this is a good idea; the intent is to make sure debtors know they have options other than bankruptcy. Sounds reasonable, right?

While there are many good credit counseling agencies out there, this unregulated industry is chock-full of so-called nonprofit agencies that provide poor advice, charge excessive fees or steer debtors to for-profit sister operations of theirs that peddle debt consolidation loans or other financial products. A lot of the debt mills (credit counseling agencies) don't exist to provide financial education.

Instead, they exist to collect fees from signing up as many people as they can for cookie-cutter debt repayment plans.

Americans beware: We have yet another piece of legislation that will drive more Americans deeper into financial crisis and weaken the nation's economy and social structure.

Poverty's scourge blight on poor folks worldwide

By Ron Walters
Special to Sentinel-Voice

Until recently, I had never heard of the latest disease now ravaging Angola in West Africa, called "Marburg." Something like the dreaded Ebola virus or HIV/AIDS, it spreads through the transmission of body fluids and has killed 235 people in that country.



RON WALTERS

That is why international health officials have raced into Angola to attempt to cut it off from spreading, since the virus builds and builds in the body — even after killing the person. It has been called a virtual "time-bomb."

The more you hear about these diseases that appear to have the capacity to wipe out large sectors of the African population, it seems that they all have one basic root — they breed in areas where there is little modern education and where gut-wrenching poverty is the way of life. Yet, it does not appear that reducing global poverty has the same urgency in this country as making war.

For example, it was recently reported that the world's richest nations, the G-8, failed to reach an agreement on how to erase \$40 billion of so-called "debt" from the world's poorest nations. I say so-called because the very idea of there being an African debt to the United States or Europe is a laughable proposition: Black people sitting in America have not been paid for the hundreds of years of slavery they endured, and African countries have not been reimbursed for the theft of natural and human resources that European took from that Continent.

In any case, while Britain has proposed doubling economic assistance to Africa and has begun to pay off 10 percent of the debt of 22 of the poorest countries, the United

States has put forth a very different plan opposed by the European countries and the World Bank. The U.S. proposed reducing the debt, while at the same time reducing the money available for low interest loans to poor countries. In other words, it doesn't want to come out a net loser in the deal, so it pays

for reducing the debt of poor countries with the money it contributes for the development.

The Bush administration just doesn't get it. It is difficult to make real progress with respect to a number of social problems unless you are able to deal effectively with poverty. In this country, for example, we expect excellent educational performance in areas that are racked by poverty, really expecting the school — a community institution — to perform in ways different from the environment in which it exists. While some schools do, they are the exception. The same thought exists with respect to HIV/AIDS, originally a problem of homosexual males that has become heterosexually transmitted in the context of poor, drug infested communities.

So far, there has been a great deal of game-playing in the field of poverty elimination with the World Bank and International Monetary Fund, demanding that poor countries arrange their economies to qualify for the latest program that promises to impact on their economic condition. For most countries, if they could qualify for foreign assistance according to the rules laid down by the World Bank — have "transparency" and good management in government, have effective monetary arrangements and legislation to uti-

(See Walters, Page 12)