

Individual candidate nods weaken Black Power

By Ron Walters
Special to Sentinel-Voice

I have been watching the "carnival of endorsements" proceed where the latest news is which politician in the Black community is endorsing which presidential candidate. And in that process, I have wondered whether they are either fully aware or really care that they are weakening the ability of the Black community "a minority in American politics" to exercise its collective power over the process.

Blacks have two bites at the apple in an electoral season to exercise their considerable influence over the process. They constitute 12 percent to 15 percent of the general election vote in any given contest for president, but much more of the vote in primary elections for a Democratic candidate in specific states because Blacks are concentrated within the Democratic Party.

So, the question becomes this: How do we use our critical position in both of these settings to maximize Black political power to make a difference in the election of a candidate in order to improve the bargaining position of Blacks for public goods if they are elected president?

In that context, what does it matter whether a politician or civil rights leader endorses a presidential candidate? Endorse-

ments are generally a "push-pull" affair.

In the pull scenario, the candidate goes after the endorsement of a key politician in order to signal to voters their popularity with the general group. The model here is the endorsement of Hillary Clinton by State Senator and Reverend Darrell Jackson in South Carolina, whose consulting firm was paid by Clinton to represent her in the state.

The presidential candidate may also go after a high-profile Black politician to serve as an official in the campaign with the hope that they will use their attraction among Black voters and their knowledge and political contacts in the state to influence state results. Such is the substance of the endorsement of Clinton by Rep. Stephanie Tubbs Jones of Cleveland.

The push scenario, however, is an individual endorsement by a key politician to "get on the train" to support a candidacy in a move to both boost the politician's chances of winning and to position the endorser in a favorable place should the candidate emerge victorious. Perhaps they are bidding to broker whatever is possible to be achieved for



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the horse trading of votes work among members of a legislature, or between members and a president. An endorsement that is early or otherwise critical by a key player can often allow that person to cash in and demand reciprocity in the form of policy for their constituents or individual restitution, such as appointments and etc.

So, those who endorse are not evil people, but relate to American politics as it is; my question is whether that is in our best interest.

This process has not only taken place among Black politicians: Rev. Jesse Jackson Sr. has endorsed Barack Obama. But Rev. Al Sharpton, another nationally visible Black minister, has had some tough things to say about Barack Obama. This additional dimension adds to the prospect that the Black vote

Blacks by such a victory. As such, many Black politicians at national and local levels are endorsing Barack Obama for these reasons, as well as the attractive prospect that he could become the first Black president.

I recognize that individual endorsements are a normal dynamic of American politics as an ingredient in what makes

will be split, at least two ways, between Hillary Clinton and Barack Obama and, perhaps, three ways, counting John Edwards; therefore, those endorsing candidates as individuals, for whatever reason, detract from the collective politics needed to marshal the unified votes needed to elect the nominee of the Democratic Party.

This should be the objective of any influential minority group in American politics, and it cannot be achieved on an individual, ad hoc basis. It could be achieved through an internal process that proceeds from a collective assessment of the overall needs of the Black community and a decision on how to use the collective power of Black politicians and Black voters to elect the candidate who is likely to address those needs. This means that the extent to which Black leaders buy in to the dynamics of the political process as individual actors, they diminish the prospect that the Black vote will be influential in determining the course of events.

This massive devaluation of national Black political power is part of the answer to why Black politics is not as effective as it could be.

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New tax benefits help increase homeownership

By Harry C. Alford
Special to Sentinel-Voice

A new federal income tax deduction has the double benefit of reducing the tax burden on low- and moderate-income families, while also helping promote homeownership throughout our nation. The new deduction enables qualified families who buy or refinance a home in tax year 2007 to deduct government and private mortgage insurance premiums paid on their loan.

Passage of this tax break is good for families and good for communities, and Congress should vote to continue the deduction — now scheduled to expire at the end of the year — into the future.

I have argued for a long time that our government should find ways to lessen the tax burden on Americans, and this tax change is focused directly on helping low- and moderate-income families. This change in tax law could mean an estimated \$300 to \$350 tax savings per family for those who qualify.

Under this new law, private and govern-

ment mortgage insurance premiums are fully tax deductible for borrowers who buy or refinance a home this year if their adjusted gross income is \$100,000 or less. Families with incomes of more than \$100,000 and up to \$109,000 will be eligible for a reduced deduction.

The National Black Chamber of Commerce believes that affordable housing is essential, and we have been working to help low and moderate income families find affordable homes. This tax deduction is a big step in the right direction in making the goal of affordable homeownership a reality for many African-Americans.

Homeownership also benefits communities, as people who own homes feel more invested in their neighborhoods, which in turn helps create safer, more stable communities.

On the other side, studies show that com-



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munities with low ownership are inherently less prosperous, less stable and suffer a disproportionate share of social ills, including higher crime rates, illiteracy and unemployment. These communities become a blueprint for a future ghetto. Such has been our plight as we witnessed cities like Compton, Inglewood, Gary, Ind., and Detroit turn from prosperity to

blight. This new tax break will also help narrow the homeownership gap for minorities. While U.S. Census figures show that the national homeownership rate is 68.9 percent, only about 46 percent of African-Americans own their homes.

The National Black Chamber of Commerce supported passage by Congress of this deduction, along with a broad coalition of African-American, Hispanic, housing, consumer and taxpayer groups.

The approval of this new tax break was important because it's the first time that mortgage insurance premiums are tax deductible. But the law provided the deduction only for 2007, and Congress should renew that provision beyond this year and continue giving taxpayers this needed assistance.

Mortgage insurance is usually required by lenders on home loans when the buyer does not have at least 20 percent for a down payment. In today's market, that 20 percent threshold is out of reach for many families. Consider this: the median price of a home today in our country is about \$220,000, which means that a family would need to save \$44,000 to have a 20 percent down payment.

That's not very realistic to expect, and it is not what is happening in the real estate market. The National Association of Realtors

did a recent study of home transactions made between the middle of 2005 and the middle of 2006 and found that the typical first-time buyer had a down payment of only 2 percent — far less than the traditional 20 percent required by lenders.

Our government policies should do as much as possible to help promote homeownership, especially in times like these when real estate market conditions are changing and people are increasingly worried about risky, exotic, home financing arrangements.

Thankfully, there are indications that Congress understands how important it is to extend this tax deduction. A bipartisan group of members of the U.S. House of Representatives have joined together to introduce legislation (HR 1813) to continue the mortgage insurance tax deduction.

The House and the U.S. Senate should get behind this bill, continue the tax deduction for mortgage insurance and show their continued support for strengthening homeownership in America. More of us should feel free to call our respective congressional office as well as our senators and simply voice support for this legislation. Simply say, "I want the congressman/senator to support HR 1813. It is good for home owners and those who want to own a home. Thank you."

Simple calls and emails like that can make a difference. Politicians move to the lines of least resistance and listen to the mood of their constituents. It is important that they understand the mood of the people who can reelect them or vote them out. You will get elected officials' attention and show that you care and are watching them.

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nine students were allowed to attend classes, though they were subject to abuse from White students.

Does that sound like the "true Negro" did not want integration?

But Falwell didn't stop there.

Claiming that integration "will destroy our race eventually," Falwell said, "A pastor friend of mine tells me that a [mixed-race couple] lives next door to his church as man and wife." Not as an unmarried couple, not as gays or lesbians, but "man and wife." That was too much for Falwell to stomach.

As late as 1964, Falwell was attacking the 1964 Civil Rights Act as "civil wrongs" legislation. He questioned "the sincerity and in-

tentions of some civil rights leaders such as Dr. Martin Luther King Jr., Mr. James Farmer, and others, who are known to have left-wing associations." Falwell charged, "It is very obvious that the Communists, as they do in all parts of the world, are taking advantage of a tense situation in our land, and are exploiting every incident to bring about violence and bloodshed."

No, it was the Bull Connors of the world that were violently beating civil rights marchers. It's too bad that Falwell, who later claimed that he had changed his views, was on the wrong side of history.

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