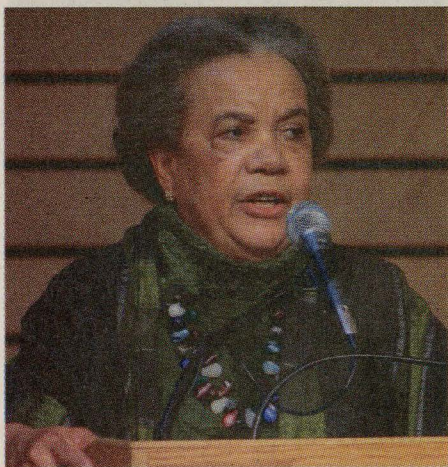


EDITORIALS • COMMENTS • OPINIONS

Child Watch Where Are The Caring Adults?



By Marian Wright Edelman
NNPA Columnist

What's on the minds of many high school students these days—the start of a new school year, getting a driver's license, worrying whether they'll make the team, perhaps daydreaming about college and sweating over SAT exams? But that's not what three Black male high school students told a Children's Defense Fund audience this summer they're thinking and worrying about.

Aijalon "AJ" Morris is beginning his senior year at Pearl-Cohn Entertainment Magnet High School in Nashville, Tenn., said: "I have no friends that I grew up with. I have lost five this year and I have lost three to prison . . . I was in fifth grade and

I lost my [first] friend. He got killed. Seventh grade, my friend killed somebody, and he's in jail for life . . . From my freshman year to now, I have been to 12 to 13 funerals. And I grew up with everybody that I went to those funerals with, and now they're gone. It's hard to cope with it. It's hard to — sometimes I cry all night, you know, and I ask God why."

In middle school, AJ was a star athlete. By eighth grade he was already receiving offers to play football in college but after he was sidelined by injuries his sophomore year, everything changed. "I lost hope. I stopped going to school. And during those times I was going through a lot with my family. I was homeless. I didn't have anything to wear, didn't have anything to wear to school, you know, nothing like that. I didn't even know where I was going to get my next meal. And everything was gone." No one seemed to care. "I remember a whole month — a whole month we ate bread. We ate toast for a whole month."

E'Darrius Smith, a budding and talented artist, is also a rising senior at Pearl-Cohn. "I had a good friend that I grew up with . . . He ended up dying because he was robbed and he tried to fight back and they ended up shooting him in the chest. So they ended up killing him. And when I found this out, you know, I almost cried, but at the same time [you've] seen so many classmates and so many people . . . you just

sort of say, 'Man, I sort of knew that was going to happen.'"

Jermaine Simmons, a junior at Pearl-Cohn: "We live in the worst conditions where nobody helps you. And we live in a condition where you've got to watch your back every 30 seconds. You know, you don't know when you're going to get robbed, you don't know [when] you're going to get shot, you don't know [when] you're going to get stabbed . . . For some of us that is our reality."

These three teens are very lucky that they have a mentor in Rev. Damien Durr, a gifted teacher-preacher, they can rely on. Damien is a member of the Children's Defense Fund's Nashville organizing team but also is a social and emotional counselor at Pearl-Cohn High with a special focus on helping Black male students stay out of the cradle-to-prison pipeline. AJ now dreams of becoming a kinesiologist, Jermaine — a social studies teacher, and E'Darrius — a freelance artist, one of whose fine paintings I look at every day when I step out of CDF's national headquarters elevator.

Where are the other neighborhood, community, school, and faith congregation mentors and role models? And where are those calling for common sense gun laws so that walking down the streets or to school is not like a showdown at the OK Corral? Where are the outreach workers from community agencies to knock on

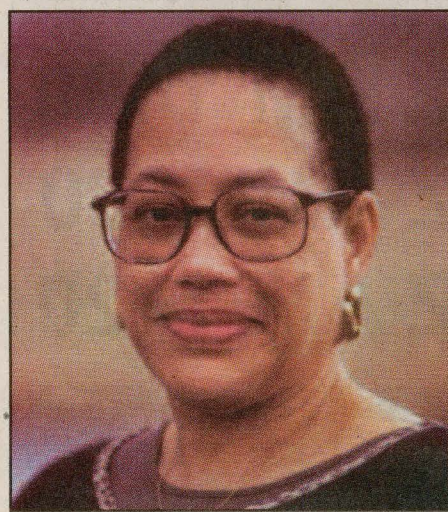
doors from time to time and see who's there and what children's needs might be??

The violence, poverty, and trauma these young people face would be unthinkable for anybody — and yet we leave countless children to cope with death and fear daily and often all alone. What are our responsibilities to our children and youths to offer them respect and hope and education and jobs and open up rather than close doors to a positive future?

E'Darrius said Damien Durr has been an invaluable mentor because he taught him he can't wallow in self-pity about the circumstances he comes from—he must rise up.

But countless other youths need but lack a Damien in their lives to help them overcome the overwhelming odds threatening to drag them down. They need parents and grandparents. They need caring teachers and principals and social workers and health care workers. They need faith communities whose doors are open to compete with the drug and gun dealers. They need positive alternatives to the streets and the gangs and sadly too often to the police and law enforcement agencies entrusted to protect them. They need positive role models who have experienced many of their struggles and show them that they can overcome them with perseverance.

Campaign To Rollback Consumer Protection In Auto Financing



By Charlene Crowell
NNPA Columnist

When it comes to public policy, most citizens tend to think in terms of what government can accomplish on their behalf. Multiple civil rights laws and the Americans with Disabilities Act are but a few such examples. There is also another side to public policy reforms: attempts to rollback or take away regulations that are often favored by industry and championed on Capitol Hill by paid lobbyists.

Just last week, a U.S. House committee moved a bill that will stop the Consumer Financial Protection Bureau (CFPB) from taking action against discriminatory practices in auto lending. This legislative development is an example of how Washington often responds to industry and its lobbyists.

The proposed rollback in consumer protection in auto financing has the support of more than 170 Members of Congress, including a number of Democrats. H.R. 1737, co-sponsored by House Members Frank Guinta (R-N.H.) and Ed Perlmutter (D-Colorado), recently passed in the House Financial Services Committee.

So what does this legislation do?

H.R. 1737 would require the CFPB to drop guidance it issued in 2013 that called for auto lenders to comply with anti-discrimination laws. The bill would also require the Bureau to gather public comment before issuing any other guidance related to auto lending. Supporters say it is simply about proper process.

No — it is not. The bill would condone discrimination in auto lending. All of its supporters should be ashamed.

The 2013 CFPB guidance took direct aim at a specific practice in auto lending. Auto dealers get bonuses from lenders for selling consumers a higher interest rate than that for which they qualify. These bonuses add up to billions of dollars in added dealer compensation. On top of these lucrative deals, this practice is completely hidden from consumers.

Research by the Center for Responsible Lending (CRL) found that consumers who took out loans in 2009 paid \$25.8 billion in more interest over the lives of their loans — all because of dealer interest rate markups.

For the past two decades, this lending practice has resulted in a series of lawsuits

and more recent enforcement actions that all alleged discrimination resulting from this practice. The data from these lawsuits and related enforcement actions consistently show that borrowers of color pay higher interest rates than White borrowers, solely because of this dealer kickback.

Recent CFPB enforcement actions total more than \$176 million in fines and restitution to consumers. By utilizing the Equal Credit Opportunity Act (ECOA), CFPB has taken steps that no regulator to date has taken to end discrimination in auto lending.

Fortunately, just as a coalition of interests pushed for and won passage of reforms that created CFPB, several consumer and civil rights groups are now simultaneously pursuing preservation of the Bureau's pro-consumer actions. A late July letter sent to the entire 435-member House of Representatives on behalf of the NAACP, the National Council of La Raza, Americans for Financial Reform, the Center for Responsible Lending (CRL) and other organizations, reminded lawmakers of the history and scale of discriminatory auto lending finance.

"This is one of the last areas in consumer lending where an individual sitting across the desk from a consumer makes a decision about how much to charge that particular consumer for financing above and beyond the financing costs dictated by their credit worthiness. Intentionally or not, this often leads to

people of color paying more than their fair share," wrote the advocates.

"In the mid-1990s, a series of lawsuits was filed against the largest auto finance companies in the country alleging that borrowers of color were most likely to have their loans marked up and paid larger markups," continued the advocates, "The data used in those lawsuits indicated that borrowers of color were twice as likely to have their loans marked up, and paid markups twice as large as similarly situated whites borrowers with similar credit ratings."

It is doubtful that the consumers who received restitution for faulty financing of vehicles through Ally Financial and Ally Bank, American Honda Financial and Evergreen Bank would support a regulatory rollback, either. From their perspective, monies the industry returned to consumers are financial justice.

"Consumer protections in auto lending have been non-existent until the CFPB came on the scene," said Chris Kukla, CRL senior vice president. "Auto dealers and their allies in Congress are now trying to stop the CFPB from enforcing anti-discrimination laws. Dealer interest rate markups are unfair and discriminatory, and should be prohibited entirely. With the record of discrimination tied to this practice, Congress should be thanking the CFPB for acting instead of getting in the way."

Julian Bond: A Dedicated Life Of Service



By George E. Curry
NNPA Columnist

Horace Julian Bond was born Jan. 14, 1940 in Nashville, Tenn. into a family of privilege. His father, Horace Mann Bond, was a noted educator who served as president of Fort Valley State University in Georgia, where such notables as W.E.B. DuBois and Paul Robeson were frequent guests.

During their formative years, most Historically Black Colleges and Universities (HBCUs), established during the Reconstruction Era to provide higher education for formerly enslaved African Americans, were headed by Whites. Bond's father was the first Black president of Lincoln University in Pennsylvania, his alma mater. His mother, Julia, was a librarian.

Young Julian was sent off to George School, a private Quaker boarding school near Philadelphia, and later enrolled in

Morehouse College. At Morehouse, Bond chose a life of activism that would become the hallmark of his life.

This is significant because many Blacks born into a life of privilege distanced themselves from the nascent Civil Rights Movement.

I remember how incensed I became when Condoleezza Rice boasted in a Washington Post interview that "My parents were very strategic. I was going to be so well prepared, and I was going to do all of these things that were revered in white society so well, that I would be armored somehow from racism..."

And it got worse, as I noted in a column on Rice.

Referring to Rev. John W. Rice, Jr., she said, "My father was not a march-in-the-street preacher. He saw no reason to put children at risk. He would never put his own child at risk."

Julian Bond's father, who had more blue blood credentials than Rev. Rice, obviously instilled a different set of values in him.

Bond dropped out of Morehouse College to join the Civil Rights Movement, first as co-founder of the Atlanta Student Movement that organized local sit-ins on the heels of the 1960 lunch counter sit-ins in Greensboro, N.C. He was also a co-founder of the Student Nonviolent Coordinating Committee (SNCC).

It was in his capacity as communications director of SNCC that I first met Julian Bond during the summer of

1966, after I had completed my freshman year of college. I spent that summer as a volunteer in the Atlanta headquarters, watching him interact with the media and carefully polishing SNCC's national image.

Julian also wrote poetry. I don't remember many of his poems, but I still recall part of one we recited all summer:

Look at that girl shake that thing,

We can't all be Martin Luther King.

Don't ask me why I remember that nearly 50 years later.

In SNCC, Julian was not a key organizer, as some stories have suggested. The organization had legions of field organizers who became legends in the movement, including Bob Moses, Cleveland Sellers and Courtland Cox. Julian's role was to communicate SNCC's message to the media — and he did that well.

The incident that catapulted Bond to international fame was his opposition to the Vietnam War. Dr. King did not publicly turn against the Vietnam War until his speech at Riverside Church in New York on April 4, 1967, exactly a year before his assassination. In 1965, Julian was elected to the Georgia House of Representatives. Shortly before he was scheduled to take office, he endorsed a statement by SNCC opposing the Vietnam War.

The Georgia House accused Bond of treason and refused to seat him. A federal appeals court upheld the decision. But on Dec. 5, 1966, the Supreme Court unanimously upheld his right to free speech or ordered Georgia to seat him. Bond spent

two decades in the state House and Senate.

Perhaps his lowest point came when Bond and former SNCC chairman John Lewis competed for the same Congressional seat in Georgia. Bond's estranged wife charged — and later recanted — that Julian was a habitual user of cocaine. Lewis challenged him to a urine test. Julian replied he would agree on one condition — that Lewis hold the cup. There was no drug test and John Lewis went on to defeat Bond and remains in office today.

In one of at least four tweets Lewis sent after Bond's death, he said, "We went through a difficult period during our campaign for Congress in 1986, but many years ago we emerged even closer."

Though he never ran for public office again, Julian Bond found other paths to public service, serving as board chairman of the NAACP for 11 years, being co-founder and a trustee of the Southern Poverty Law Center, hosting "America's Black Forum" television program, teaching, and in demand on the lecture circuit.

Several years ago, Jesse Jackson, who is not prone to giving out compliments, said to me unprompted: "Julian is always right on public policy. I can't think of one time I have disagreed with a position he has taken."

For that, we all can be grateful. And we can be grateful that instead of retreating to a life of privilege, Julian's entire adult life was dedicated to fighting injustice.