

perspectives

by Professor McKinley Burt

Crime And Punishment In America: Conclusion

This is the final chapter of a five-part series that has presented a realistic frame of reference for examining the position of African Americans in the nations criminal justice system. We have defined the majority of innercity-predominately black -- as most efficient INCUBATORS OF CRIME; not as reservoirs of urban blight or a failed citizenry, nor even as a consequence of underfunded Urban Renewal programs.

Instead, I have given an insight into the structure of the American extension of the 500-year old European model of GHETTO as an ethnic and economic containment device (see last weeks description of origin of name and system in Venice, Italy). Further, we have detailed the methodologies employed by establishment institutions, public and private, to control and limit the participation of blacks in the real property equities and commercial exploitation of the land. Since real estate is the major, basic construct upon which a capitalistic society operates, it is a given that a people so constrained and exploited for several centuries could not help but be the victims of traumatic social and economic disabilities which would prevent any effective participation in that euphemistic AMERICAN DREAM. Some banks are just now making feeble efforts at change.

All of these revelations were incorporated into a three-quarter course I designed and taught for four years at Portland State University; "Black Economic Experience," 1972-76. Housed in the School of Urban Affairs and in the same quarters as the "Criminal Justice Department" with its many Law Enforcement Classes, I had innumerable interactions with personnel of Portland Police Department -- as well as employees of related city, county, state and federal agencies.

Many of these persons were students in my class and, with the notable exception of the police, represented a broad ethnic profile. The course began

with the period immediately following the Civil War and by the end of the third quarter dealt with the contemporary problems of African Americans in areas of employment discrimination, the dearth of economic opportunities to buy, sell or manufacture goods. Even the possibility of leasing attractive locations, or obtaining bank financing (despite the media hypes about available government programs). To make a point I used that widely-viewed CBS program where "Famous Amos" of chocolate cookie fame appeared alongside the founder of the "Holidays Inns." Both were said to represent the American Dream, a process by which one could start from scratch and pull oneself up by the bootstraps to attain any goal desired by hardwork.

I will be eternally grateful to Famous Amos for telling the truth on national television, "Despite good credit, a good business start financed from my savings, the banks would not lend me a cent, OR EVEN DISCUSS MY PROJECTIONS. I went over to the Finance company and was able to secure a high interest loan on the pretext that I wished to TAKE A VACATION TRIP TO THE WEST INDIES." In subsequent magazine articles "Amos" has occasionally voiced his displeasure at those who would use that success he has obtained as a model for black youth -- without telling him of the outrageous constraints placed upon them by the financial community. We note that Mr. Johnson, founder of Ebony Magazine, was forced to go to Canada to purchase newsprint when American firms would not sell paper to a black publisher (Now that they do we must wonder what the price was to be let through--surrender of a sizeable equity?). But then, of course, Nat King Cole could not get a sponsor for a network program.

It was the police in the class--from blue collar and hard hat backgrounds--who had the most difficulty in acknowledging a connection between these economics and social barriers and a

failed system where many might decide to get their portion of the highly-advertised dream "by any means necessary." A number of these guardians of law and order would still insist on recounting how their grandfathers came over from the old country, "broke and ignorant, also living in a ghetto, but had the will and drive to beat the odds and succeed "just as any american can do--we were never on welfare."

With only a couple of exceptions it was impossible to get past the rigid mindset endowed by a history of America that is racist because it deliberately avoids (in school or text) revealing the true story of the operative system that shaped today's traumas. Even when I used "Commager's Documents of American History and The Annals of the American Academy of Political and Social Science (Sept. 1966)" to document how white European immigrants were almost exclusively give the better job opportunities (particularly skilled trades), unrestricted opportunities to buy land, botan franchises and join business associations. It seemed to no avail for you under these conditions to raise a family and keep it intact, to endow your children with a sense of equal worth or with a drive for upward mobility with a goal PLAINLY ACHEIVABLE?"

Obviously, this mindset is not solely attributable to law enforcement personnel. But, because the attitude is so general we find that rather than realistic policies and programs for effective intervention in a disintegrating social and economic system, frantic efforts to fund more prisons and control options for both black and white. The level of training and education for police and related personnel has been upscled and they do yeoman work for the most part. However, we not that some of the hottest issues on the stock exchanges are the equities in firms building prisons, contracting incarceration, manufacturing restraints, or providing security. Is it too late?

Commissioner Kafoury Announces New Mortgage Default Program

Portland City Commissioner Gretchen Kafoury, Washington County Commissioner Linda Peters, and representatives from Key Bank and US Bank held a press conference to announce a new Mortgage Foreclosure Prevention Program. The program is designed to help low-income homeowners experiencing financial crises avoid losing their homes. The press conference took place Monday, January 27th, at the Portland Housing Center, 2755 NE Broadway.

The program received a three year \$300,000 grant from the Northwest Area Foundation. In Portland, the program will operate out of the Portland Housing Center and target several low-income Portland neighborhoods. In Washington County, the program will be a joint effort between Washington County, Community Action Organization and Housing Services of Oregon, and will make special effort to reach rural and non-English speaking homeowners. Both programs will work with homeowners to stabilize their financial situations and keep their homes by offering counseling, budget management, negotiations with lenders, and no-interest loans to help pay back mortgage payments.

A 34 year old construction worker, father of three, is injured at an unsafe worksite, ripping all the tendons in his left shoulder. He no longer has the full use of that arm. Since the injury, he has been unable to work at his former trade, and although he is now being re-training for a new career, this vocational schooling will take at least six more months. Meanwhile, the family has fallen three payments behind on their mortgage.

A working wife and mother of two comes home to find a note from her husband. He has abandoned the family, emptying out their joint savings and checking account. She doesn't know how she'll make it through the month, let alone make next month's house payment and the upcoming property taxes.

An elderly couple on fixed income have both recently been ill and now find they need prescription drugs costing more than \$400 a month. Their social security income isn't enough to pay for both their monthly mortgage bill and their medications. For the first time in 20 years they've missed their house payment, and how can they possibly

pay for the new sewer hook-up and assessment?

These are some of the people the Portland Housing Center's new Mortgage Foreclosure Prevention Program intends to help. With a generous three year \$300,000 start-up grant from the Northwest Area Foundation, the Mortgage Foreclosure Prevention Program is designed to help lower income homeowners avoid foreclosure and to prevent the personal hardship and neighborhood decline which usually accompanies the loss of homes. The Program offers two level of comprehensive information, referral, and counseling services: Post Purchase Home Ownership Services to help owners avoid getting into a mortgage default situation, and Mortgage Default Services for those households that are already behind on their house payments.

Post Purchase Home Ownership Services are early intervention services directed to homeowners who are not yet behind in their house payments but who may be in danger of future default due to such things as loss of income, increased expenses, upcoming balloon payments, and impending major home repair needs. Information and education is offer on such topics as money management, refinancing and home repair and maintenance. Referrals are also made to other housing, energy conservation, social service, and job training and placement programs. In addition, homeowners receive help in assessing their financial situation and developing a plan to reduce the risk of future default and foreclosure.

Mortgage Default Services are intensive counseling and case management services targeted to those lower income households who are currently behind in their housing payments as a result of circumstances which were primarily beyond their control. In addition to basic information and referral, the Mortgage Default Services include an in depth assessment of the household's situation and financial problems which may be contributing to the potential loss of the home; and an examination of the physical condition of the home. Based on these assessments, an action plan designed to meet the specific circumstances of the household will be developed with each participating family. Monitoring and fol-

low-up with the family will continue up to a two year period or until the homeowner is no longer at risk of default.

Participants in the Program may also be eligible for emergency financial assistance of an amount not to exceed \$4,500. This assistance is only available in the form of a loan secured by a lien or deed of trust filed against the participant's property. The interest rate and term of the loan is tailored to the individual financial resources and circumstances of the household and can range from a no-payment, no interest deferred loan to a loan at the prevailing market rate and term. At a minimum, a loan recipient must agree to repay the full amount of financial assistance upon transfer of title of his/her home.

Because resources are limited and because a major goal of the program is to promote neighborhood stability, financial assistance in initially targeted to residents of those lower income neighborhoods presently experiencing severe decline and deterioration. Criteria used to select the target neighborhoods were their designation by the City of Portland as distressed areas and the current number of vacant and abandoned single family residences within each neighborhood. Based on this criteria, the target neighborhoods are King, Boise, Humbolt, Vernon, Concordia, Eliot, Woodlawn, and Cully in Northeast Portland; St. Johns in North Portland; and Brentwood-Darlington in Southeast Portland. It should be stressed that these are target areas, and, depending on the demand, financial assistance will not necessarily be denied to homeowners residing outside these neighborhoods.

The Mortgage Foreclosure Prevention Program is a project of the Portland Housing Center which operates under the auspices of the Ecumenical Ministries. The Center is supported by the City of Portland, First Interstate Bank, US Bank, Bank of America, Fannie Mae, Key Bank, the Meyer Memorial Trust, Pacific First Bank, Security Pacific Bank, and the Washington Federal Savings Banks. For more information about the Mortgage Foreclosure Prevention Program, please contact Rand Kennedy at the Portland Housing Center, 2755 NE Broadway, Portland, Oregon, (503)282-1297.

This article was originally published on November 6, 1991

No Jobs And No Shame, Part II

BY PROFESSOR MCKINLEY BURT

While we waited with a not-altogether-bated breath for the President to describe his economic miracles "which will turn this economy around," some of the "Wonder Works" were leaked to the press. The nation is left to wonder just how much of a job impact will be provided by such contemplated remedies as revocation of luxury taxes on yachts and airplanes.

Last week I promised "an approach that specifically addresses the minority situation in all this." It is interesting that most of my articles, lectures and talkshow presentations over the past year seem to have a common thread that could be construed to anticipate this series on a *Minority economic experience*. For instance, see today's "Perspectives" column on this page; "Crime and Punishment In America" (originally published November 6, 1991. This was a definitive recap of the several expositions I had made of innercity (ghetto) development intended to render the African American economically impotent -- a captive nation with a nation.

Just Sunday night, I participated in a radio talk show on radio station KBOO. The subject was "African American Men" and was hosted by Messrs James Kent and Curtis Scot of the Portland Urban League's "Male Responsibility Project." Dr. Darrell Millner, chairman of the Black studies program at Portland State University, joined me in this session that featured listener call-ins. In the context of our "No Jobs and No Shame" theme, I would further expahsize or clarify certain points that were made -- extremely important as urban and educational programs are about to take another gigantic hit ("Gov-

ernment regulators are poised to begin the biggest round of bank and savings and loan seizures in U. S. History"; LA Times). That will be costly beyond belief.

In an exchange between a listener and the participants, one of the hosts cited my book, "Black Inventors of America," as a very useful tool in developing self-image and motivation in at-risk youth, a group severely impacted by dropout rates and gang behavior. Subsequent *on-the-air* conversation indicated a definite need on my part to reinforce my frequent assertions that "history" is prime component of any meaningful paradigm for developing motivation and direction. We do remember the famous adage, "He who does not know his history is doomed to repeat it."

More directly to the point, we have entered an age of "high tech" while at the same time the economy is in ruins and innercity residents have the least technological education or the means to acquire it. It is a given, then, that this group (especially at school age) most assuredly needs a motivational structure based on a reassuring and documented recitation of its accomplishments and abilities in the field of technology. In my book I specifically chose to feature certain key and seminal inventions (historic, but daily visible) that made possible today's phase of the industrial revolution. School, educators and students from across the country have told me that this technique has worked -- where used! (Pioneers in innovations for railroads communications, food processing, mechanics, etc.).

If one is to note such things, then there is awareness that the demographics -- both social and economic -- are

changing with frightening speed. The innercity and its co called "underclass" is going to become increasingly isolated. If you remember, it was about this time last year that I wrote a series on "Electronic Communications/Computers for operating businesses from the home," using my own operations for a model. As the "Portland Oregonian" just pointed out in a three-part series, the more affluent are using those techniques to expedite their flight from the innercities and their problems -- race, education, crime and poverty. The tax base hasn't fallen like it's going to.

Ever more evidence that whatever the cost in time and effort, minorities across the entire age spectrum (including their organizations) have got to *regain* their historic perspective of technological mastery. We all have got to learn math and science and the other technical skills that will make for a viable existence in the 21st century, its just around th corner. Sound too tough? It's that or become the domestics or day laborers for all the new immigrants coming into the country, and this "No Jobs/No Shame" administration may expedite the process.

Also, during that talk-show session I had an opportunity to advance the idea that innercity residents should ask their employers for "time-sharing" support that would enable them to bring their skills and technical expertise to the schools and youth programs where they are so sorely needed. "Ask for a day or halfday a week -- or a month, whatever." If they say they can't afford it, explain to them that given the current situation, THEY CAN'T AFFORD NOT TO!

Portland Observer encourages our readers to write letters to the editor in response to any articles we publish.

Cold-weather goods needed

As winter nears, blankets, heavy coats and other cold-weather clothing are once again atop our list of desperately needed items. Among the other needs: workboots, rain gear and tents (for the homeless), blankets, pillows, bedsheets, baby blankets, pots, pans, dishes, kitchen utensils, tables and chairs, chests of drawers.

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