

# EDITORIAL

The Portland Observer

## perspectives

### The Black Family II; Is Education Alone Enough?

BY PROFESSOR MCKINLEY BURT

"I love it, I love it," said a number of older parents and some grandparents. They were referring to last week's Perspectives article, "The Black Family Under Siege". In particular, they were expressing a personal identity with my contention that much of the trauma tearing at the fabric of the family results from "dislocation of the generations."

Simply put, the idea has been introduced that, unmodified, the overall African American strategy of a combined thrust of educational excellence and unfettered upward mobility may have been seriously flawed. As I stated last week, it is the "Next Generation" which keeps a people vital and progressive, the proverbial father-to-son/mother-to-daughter transfer of traditions, motivation, emotional security, economic units, and basic understanding of 'how the system works'.

I described the circumstances under which so many of the promising young and highly educated blacks fled the family structure for a dazzling vista of supposed economic success

carefully structured for them by corporate America--and by squads of "black market men" who carefully trained them to become the leading purveyors of alcohol and tobacco products to the black community (add expensive autos).

For the moment, let us look at the family structure and experiences of some other ethnic groups here in this country. Here, we have some rather real, empirical evidence of what can be accomplished economically by people who maintain that "glue" or structural integrity of their "blood line". I like to think that I am uniquely positioned to evaluate this phenomenon due to my many years of contracts with the U.S. Forest Service; 'outreach' activities in a cultural diversity program that required me to interface with a number of such ethnic groups (Black, Hispanics, Vietnamese, Korean).

As early as 1974 I was integrating my experiences with these groups into my university course, "Black Economic Experience". The curriculum I developed directly compared the traditions and economic strategies of the

'newcomers' with the earlier structure of the black family. It was clearly seen by the students that African Americans were losing by default in the struggle between ethnics to "make it" in small business opportunities and in the category of lower-echelon jobs.

What leaped out at them was the fact that the Asians pooled their resources, financial, human, housing, you-name it. When you speak of the "continuity of generations" there is no methodology superior to that of housing these familial elements together in the same domicile. So many of the first American generations of the Asians revealed this pattern which closely mirrored that of earlier black families (before super upward mobility a la Ebony Magazine). We find the wisdom, talent, craft skills and energies of the grandparents, parents and children coming together in a productive synergy.

This is something I experienced as a youngster when such interfaces were traditional among blacks. We called it "supper table input" when during the evening meal the events of

the day were described, evaluated and catalogued; even 'translated' for the little ones if appropriate for their ears. One learned about all kinds of relationships between people and institutions, proven strategies for dealing with racism, employment opportunities, the housing market including the mysteries of mortgages, real estate contracts and liens and the few but then-growing business opportunities. We were an economic and social unit.

This background, of course, constitutes a 'jump start' on life and to the extent that the black family is "dislocated" in this respect there is no way that most will be able to compete with other ethnic groups. We see the result of the "scattering of the generations" when intercity stores are increasingly owned by other groups, when they now own and dominate the manufacture or distribution of ethnic beauty supplies. "Our children" have gone off to college and will seldom return. The majority stay and many will become statistics. Is our love affair with 'education' really the answer? More next week.

### Rural Schools Get Poor Marks

The three R's too often take a back seat to rural schools' role as the "social hub" of their communities, two award-winning researchers have found.

That conclusion is based on firsthand observations in 25 rural school districts made by Richard Schmuck, professor of educational psychology at the University of Oregon, and his wife Patricia Schmuck, director and professor for the graduate level educational administration program at Lewis and Clark College in Portland.

The couple embarked on a six month, 10,000 mile, 21-state journey across the United States to research the quality of education in rural America and describe their findings in their recently published book, "Small Districts, Big Problems." The book recently received the 1993 National Rural Education Association's Research Award for best research in rural education.

School houses, which are traditionally the heart of rural towns, Richard Schmuck says, have become community social centers rather than centers for education. In most areas, they found that rural residents participate more and show more enthusiasm for football games than for academic programs.

The Schmucks' research also exposes a pervading myth: that small rural school classrooms are usually more democratic in their teaching methods and allow students more personal interaction with teachers.

"In classrooms with only 12 or 14 students, the teacher spent the entire period lecturing," he explained.

In the schools, class discussions and hands-on learning projects were rare.

Many rural school districts also don't do a good job of preparing their students for college, the Schmucks found. Quite a number of college-bound graduates who had been active, well-adjusted participants in rural high school activities later were overwhelmed by the intensity of college life. They typically abandon college before earning their degree to go back to the familiarity of the small towns.

Teachers in these rural schools need to be effective leaders in and out of their classes, Richard Schmuck insists. Rural teachers need to stress the value of participation and general social awareness to their students. This will improve the caliber of the curriculum and reduce boredom and apathy of both students and faculty he says.

Schmuck was quick to point out, however, that they found many rural school districts are flourishing and do a good job educating their students. Some of the success, they found, rests with boards and administrators that actively encourage teacher and student involvement in all aspects of education, not just within the classroom. They try to understand the needs of teachers and students as well.

The Schmucks hope that their descriptions for successful rural school programs will inspire change in the districts with problems.

## Legal Aid Series 25: Garnishment And Attachment

You work hard for your paycheck. But if you don't pay your bills, a creditor may take you to court and take that hard-earned money. Garnishment is a legal process through which a creditor can make your boss pay part of your earnings directly to the creditor. A bank account can also be garnished.

Before trying to collect any money you owe, a creditor must go to court and get a judgment (a decision by a judge that you owe money). Before a judge decides, however, you must be given the chance to "answer" or appear in court by filing a legal response telling your side of the story. If you don't show up in court, a judgment against you will automatically be placed in court records. The judgment will normally be the amount the creditor seeks in addition to court costs and attorney fees. Sometime you won't get a hearing before a judgment. This happens if you owe child support or taxes.

If the creditor gets a judgment against you, he or she can begin garnishing your wages or bank account or attaching your property. Legal papers must be given to your employer or bank before garnishment begins, and you'll be charged a delivery service fee. You won't be warned before your employer or bank receives the "writ of garnishment" (a notice that garnishment has been ordered). But a copy will be mailed to your last known mailing address along with informa-

tion about what money the creditor can't touch.

Some of your wages are exempt, or protected from garnishment. Creditors must leave you with 75 percent or at least \$160 of your weekly take-home pay, whichever is greater. For example, if you make \$180 a week after taxes, only \$20 can be taken, leaving you \$160. But if you make \$220 a week, up to \$55 can be taken (25 percent of your income), leaving you with \$165. If your debt is from child support bankruptcy payments or state or federal taxes, more than 25 percent of your income may be taken, even if you take home less than \$160 a week.

It's in your best interest to make sure the garnishment papers your employer fills out are for one week only. Employers will sometimes mistakenly overstate your weekly pay by reporting the amount from paychecks issued twice a month or every two weeks. You may then lose more of your income to garnishment than the law allows. If your boss made a mistake on the form, tell the judge in your case, and be ready to prove your real weekly wage.

It's against the law for your boss to fire you for having wages garnished, but you should let your employer know if garnishment seems likely. If you think you were fired because of garnishment, call a lawyer.

Some kinds of income can't be garnished at all. For example, wel-

fare, unemployment, veterans benefit, Social Security, worker's compensation, pensions and child support cannot legally be touched by creditors. But unemployment benefits can be taken by Support Enforcement Division to pay child support. If a creditor tries to take these types of income or more than the law allows, you must file a Claim of Exemption to protect your funds. This type of exempt income is still exempt when placed in a bank account as long as it can be identified. If you have an account, be careful not to mix exempt with non-exempt money in the same account.

In addition to wages and bank accounts, your property can also be taken to pay a judgment. This is called attachment. When this happens, the sheriff can sell some of your personal belongings to pay off the judgment. But a creditor cannot force the sale of your home to pay off a judgment of \$3,000 or less. The law also protects some of your other property, such as household goods valued at up to \$1,450, a motor vehicle worth up to \$1,200 and clothes or jewelry up to \$900.

You do not need to file a Claim of Exemption to protect your home. The law protects up to \$15,000 value you hold in a home, farm, mobile home or houseboat or up to \$20,000 for two household members who owe a judgment. Although not always necessary, it's probably a good idea to list your home on the Claim of Exemp-

tion anyway.

For information about your rights as a debtor, call 620-3000 and ask to listen to tape #7069, Debtor's Rights. For legal advice call Multnomah County Legal Aid at 224-4086, the Volunteer Lawyer's Project at 224-1606 or the Lewis and Clark Legal Clinic at 222-6429.

Multnomah County Legal Aid Service provides legal advice and representation to low-income people living in Multnomah County having creditor problems. Appointments may be made by calling our North/Northeast Community Law Office (on the Portland Community College Cascade Campus) at 295-9494.

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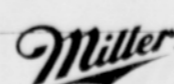
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