



“Challenging People to Shape
a Better Future Now”

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Faith, courage and leadership

NNPA COLUMNIST

Dr. Barbara A. Reynolds

"disappearing and shrinking mid-
dle class."

Sanders said that the wealthiest
Americans today earn about 12
cents of every dollar in the econo-
my, adding that the top 1 percent
of income earners make 23.5 per-
cent of all income. According to
Sanders, that is creating a severe
unequal distribution of wealth in
America. "We got to own up to
it," Sanders concluded. "There is a
war going on. The middle class is
struggling for existence. Greed

If we don't start representing those
families, there will not be a middle
class in this country"

has no end. If we don't start repre-
senting those families, there will
not be a middle class in this coun-
try."

The war is claiming casualties
among African-Americans, many
of whom were considered middle-
class. Black unemployment is
now about 16.7 percent, compared
to 8.7 for Whites. The Economic
Policy Institute estimates that 40
percent of African Americans will

have experienced unemployment
or under employment by the end
of 2010, and this will increase
child poverty from one-third of
African American children to
slightly more than half.

While the Black middle class
and the elderly become cash poor,
the deal makers on the hill are
shamelessly continuing the
President Bush era money grab.

The Center for Tax Justice states
that the wealthiest one percent of
taxpayers will pocket almost
\$77,000 per year more as a result
of the new tax deal. The top one
percent would take home more
than 25 percent of the total tax cut;
the bottom 60 percent would share

annual compensation of the top
100 chief executives in the country
was 30 times the pay of the aver-
age worker. Today it is 1000 times
the pay of the average worker."

Two years ago, in a report enti-
tled Democracy in an Age of
Rising Inequality, the American
Political Science Association con-
cluded that progress toward realiz-
ing American ideals of democracy
in some areas have reversed.
"Privileged Americans roar with a
clarity and consistency that public
officials readily hear and routinely
follow while citizens with lower or
moderate incomes are speaking
with a whisper."

In other words, while the privi-
leged demand and even defend
their largesse as their entitlement,
those who are being exploited
raise hardly a whimper.

The handwriting is on the wall,
the money grabbers have been
buoyed by how easy it was under
President George W. Bush and
now President Barack Obama to
grab taxpayers money for their
special interests. Can we say with
any certainty now that Social
Security or Medicare, will be pro-
tected or the continued raid on
school budgets to make up for
shortfalls won't critically destroy
education progress for millions of
young people?

Leadership must grab hold of
this Winter of Discontent before it
snowballs into a revolution.

Banks Skim Cash from Low-Income People

NNPA COLUMNIST

Wade Henderson

Unfair bank overdraft fees con-
tribute to high levels of Americans
being unbanked or under banked.
Surveys find that overdraft fees
are a significant reason people
leave the banking system. A 2008
Harvard study found that virtually
all involuntary bank account clo-
sures are caused by excessive
overdraft fees. When a person
closes a bank account this way, it
can be difficult to open a new
account in the future.

So for short-term gain these
practices are causing long-term
harm, both for the Americans who
drop out of the system and for the
banks themselves, who are chas-
ing away their customer base.

Overall, Americans pay \$24 bil-
lion in unfair overdraft fees annu-
ally. I recently joined four other
leaders of national civil rights
organizations in asking Chase and
Wells Fargo to stop their unfair
practices immediately. Those
leaders included Lisa Hasewaga of
the National Coalition for Asian
Pacific American Community
Development, Janet Murguia of
the National Council of La Raza,
Cy Richardson of the National
Urban League, and Hilary Shelton
of the NAACP.

Together, we have asked Chase
and Wells Fargo to join Bank of
America and Citigroup in ending
overdraft fees on debit card trans-
actions. We also asked Chase and

Wells Fargo to stop re-ordering
transactions to maximize fees, to
limit the number and frequency of
fees to six per year, and to give
every customer the lowest cost
option for overdraft coverage
available.

If the big banks want to repair
their reputations, they must earn
our trust. Citibank and Bank of
America do the right thing when it
comes to overdrafts. Why aren't

Chase and Wells Fargo?

Wade Henderson is president
and CEO of The Leadership
Conference on Civil and Human
Rights, a coalition charged by its
diverse membership of more than
200 national organizations to pro-
mote and protect the rights of all
persons in the United States. The
Leadership Conference works
toward an America as good as its
ideals.

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