



**“Challenging People to Shape a Better Future Now”**

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## Your Own Personal Fiscal Cliff

Okay, I’ll admit it. I am truly the Grinch who wanted to steal Christmas. It takes me until about December 23 to get in the spirit, and I only feel obligated to find gifts for children and close family. I like to give, which is why I share with a few charities that are close to me. I like to connect, which is why I have a greeting card ritual. But all this crazy frenzy after Thanksgiving, before Christmas sale stuff truly repels me. And while I don’t want to put a damper on anybody’s sprit, I want to say that this is the season to be careful.

After all, we live in a consumer-oriented society. When we spend, other people get paid. When we spend other people are blessed. But if you spend what you don’t have then you are sliding down your own fiscal cliff, and you won’t have a pillow to protect you. The average American will spend about \$900 this year on Christmas gifts and toys, but that means that half will spend more. ‘Tis the season to be careful.

Some of the biggest scams come from charities. They will reach you through email, snail mail, and even text mail. They may ask for a little or a lot. You’ve got to ask where your money is going. Some organizations take as much as 80 percent of your gift, which means that the people you want to help get just 20 percent of your money.



**BENNETT COLLEGE**

Julianne Malveaux

Before you send a penny, ask the right questions. Too many charities lean on this time of year to make their money, but if the whole truth is told, they are really leaning

cans want to give, and African Americans are among the most generous, based on the percent of income we give. But give with your head and not with your heart, and ask solicitors important questions.

One of the other scams is the sale scam. If you buy it now, you will get a sale that will never, ever, in your lifetime be replicated. So standing line all night for the 52-foot TV for \$239, while the store has only 10. Find some furniture you like only to be told it is 50 per-

the church solicitation. In fact, most churches run their own solicitations, so maybe ask for the name of the church and call them before you make a donation.

I suppose I am the Grinch because I am dismayed that our holiday season that supposedly celebrates the birth of the Christ child has turned into a commercial orgy with people shopping for a full five weeks. It has also turned into a solicitation orgy with almost every organization you have ever known asking for end of year contribution. In the middle of all this drama, the purpose of the holiday is swallowed.

I am weary of seeing frenzied faces anxious for the next sale, or children (and grown folks) defining their worth by what goodies they pick up. I am weary of the folks who go into crazy debt to prove a point, to buy affection, to shower folks with gifts when they should shower them with love. Can we be careful with our wallets and open with our hearts?

I hope that we will all remember and embrace the meaning of Christmas and not the crassness of consumerism.

*Julianne Malveaux is a Washington, D.C.-based economist and writer. She is President Emerita of Bennett College for Women in Greensboro, N.C.*

### Can we be careful with our wallets and open with our hearts?

on this time of year to make a living. Check these folks out online, and look for their annual reports. If their overhead is more than 15 percent, walk on by.

Another scam is the garbled name scam. You may think you are giving to a worthy program, such as the Police Athletic League, only to find that you are giving to the non-registered Police Athletic Program. You may think you are giving to an African American cause, only to find that a garbled name takes you someplace else. Ameri-

cent off today, but not tomorrow. Retailers are playing on your greed and your panic. If you take your time, you might find an even better deal. And if seems too good to be true, it is.

Scruffy little children will come to your door this time of year, asking for money for their church, for magazine subscriptions, for all form of causes. You may want to slip the child a few pennies, but please know they aren’t going to make more than that with the magazine subscription scam, or with

## The Right-Wing Witch Hunt against Rice

Media Matters, the media monitoring group, has published a report titled, “Myths And Facts About The Right-Wing Witch Hunt Against Susan Rice.” It is a point-by-point rebuttal of some of the most flagrant lies being about United Nations Ambassador Susan E. Rice, President Obama’s leading candidate to succeed Hillary Clinton as Secretary of State. Below are some of the highlights:

**MYTH: Rice Fabricated Her Statements As Part of An Obama Administration Cover-Up.**

**FACT: A Washington Post editorial [11/22/12] noted: “Ms. Rice’s Comments” On Sunday Shows “Were Based On Talking Points Drawn Up By The Intelligence Community.”** It explained:

“[A]s congressional testimony has established, Ms. Rice’s comments on several Sunday television talk shows on Sept. 16 were based on talking points drawn up by the intelligence community. She was acting as an administration spokeswoman; there was nothing either incompetent or deliberately misleading about the way she presented the information she was given.

“... Nor was her account of what happened as far off the mark as Republicans claim. Though investigations are not complete, what has emerged so far suggests that the attack was staged by local jihadists, not ordered by the al-Qaeda leadership in Pakistan. Officials believe that it was inspired in part by demonstrations that took place that day in Cairo.

**THE CURRY REPORT**

George E. Curry



That is not so far from Ms. Rice’s explanation that “this began as a spontaneous ... response to what transpired in Cairo.”

**MYTH: Rice Had No Reason To**

**MYTH: Rice Prematurely Gave A Definitive Assessment Of The Attack.**

**FACT: During Sunday Shows, Rice Repeatedly Emphasized Ongoing Investigations And Cautioned Against Jumping To Conclusions.**

**RICE: ... first of all, it’s important to know that there’s an FBI investigation that has begun and will take some time to be completed. That will tell us with certainty what transpired.**

“But our current best assessment, based on the information that we have at present, is that, in

weapons, weapons that as you know in – in the wake of the revolution in Libya are – are quite common and accessible. And it then evolved from there.

“We’ll wait to see exactly what the investigation finally confirms, but that’s the best information we have at present.” [ABC News, This Week with George Stephanopoulos, 9/16/12]

**MYTH: Rice Should Have Called The Attack Terrorism Because She Saw Classified Intelligence Suggesting Possible Al Qaeda Involvement.**

**FACT: References To Al Qaeda Were Removed To Protect National Security ...**

The New York Times reported on Nov. 16:

“David H. Petraeus, the former director of the Central Intelligence Agency, told lawmakers on Friday that classified intelligence reports revealed that the deadly assault on the American diplomatic mission in Libya was a terrorist attack, but that the administration refrained from saying it suspected that the perpetrators of the attack were Al Qaeda affiliates and sympathizers to avoid tipping off the groups.”

### Ms. Rice’s comments on several Sunday television talk shows on Sept. 16 were based on talking points drawn up by the intelligence community

Connect Benghazi Attack To Anti-Islam Video.

**FACT: Rice Said Benghazi Attack Was A Response To Violent Protest At U.S. Embassy In Cairo ...** “On-the-ground accounts indicate that Ms. Rice’s description of the attack, though wrong in some respects, was accurate in others. Witnesses to the assault said it was carried out by members of the Ansar al-Shariah militant group, without any warning or protest, in retaliation for an American-made video mocking the Prophet Muhammad.” [The New York Times, 11/27/12]

fact, what this began as, it was a spontaneous – not a premeditated – response to what had transpired in Cairo. In Cairo, as you know, a few hours earlier, there was a violent protest that was undertaken in reaction to this very offensive video that was disseminated.

“We believe that folks in Benghazi, a small number of people came to the embassy to – or to the consulate, rather, to replicate the sort of challenge that was posed in Cairo. And then as that unfolded, it seems to have been hijacked, let us say, by some individual clusters of extremists who came with heavier

Read the rest online at [www.theskanner.com](http://www.theskanner.com)



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