

THE Skanner

Challenging People to Shape
a Better Future Now

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January 21
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Opinion

In Memoriam: George H. W. Bush – American Hero

Written by Harry C. Alford & Kay DeBow

President George H.W. Bush has died after 94 years of a vibrant life. There is one thing that we must all admit: He served this country every second of his long life.

President George H.W. Bush has died after 94 years of a vibrant life. There is one thing that we must all admit: He served this country every second of his long life. When World War II began with the attack on Pearl Harbor, he immediately responded by enlisting as a naval aviator on his 18th birthday. He became the second youngest pilot in World War II. He served with great honor and was decorated accordingly.

His father, Prescott Bush, was his role model. As a senator representing the state of Connecticut, Prescott Bush authored the Civil Rights Act of 1957. That took a mountain of courage back in those days and it also set a lasting impression on his son George. After his service in the war, young George moved to Texas to establish a career in the oil business. With seed money from his father, he settled in Midland, Texas and soon built an empire. It would not be long before his leadership skills took over and he got into politics – like his father. He also kept an affinity for civil rights.

During his long tenure for



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service he served as our UN Ambassador, Congressman, Senator and even ran the Central Intelligence Agency (CIA). When President Ron-

ald Reagan chose him to be his Vice President, he was more than ready. While being one of the top leaders of our government, he made a lasting friendship with Martin Luther King Sr. He even participated in his eulogy. He always showed empathy for Black leadership. He appointed Colin Powell as commander of our military during Operation Desert Storm (Iraq War). He appointed Clarence Thomas to the Supreme Court. After 27 years of service, Justice

Thomas has proven to be one of the most prolific Supreme Court Justices in our history. It was his presidency that brought on the end of the Cold War. This peaceful success was very historical and, at the time thought to be impossible. President Bush made this world a better and safer place and we all owe him for that admirable service and leadership. His appreciation of diversity also entered the Space Race. Through his efforts our first Black astronaut, Guion Bluford, was promoted to Colonel. During this process, his activity got a little personal for our family. Our father, Charles H. DeBow Jr., became part of the original class of Tuskegee Airmen during World War II. To our surprise Vice President Bush invited our father to join other graduates of the first Tuskegee class of pilots to a ceremony celebrating the initial launch of Astronaut Bluford. He flew the families of the survivors to Cape Canaveral, Florida. He wined and dined the families and toasted, “We are here to celebrate the inaugural launch of Astronaut Bluford. It is because of what you did in World War II that led to this moment. It is like Jackie Robinson in baseball,

you have led the way for Black aviation in our great nation.”

The above event was one of the happiest moments of our father’s life. Such a touching tribute for his bravery and service. His service was honored by the White House – what an honor! Vice President Bush performed this tribute with no publicity or fanfare. It was an important event that needed recognition and he did it. Such is the ilk of George H.W. Bush, History will show him as one of the greatest leaders our nation ever had. Despite all the undeserved criticism of the press and political rivals, he is without a doubt the epitome of what America is all about. May history correct the criticism that was thrown upon him and his family.

His legacy will certainly live on. The Bush family are natural leaders and we will enjoy their participation for decades to come. There are few American families that have contributed so much to the service of our nation. Fewer who see the need for diversity and civil rights for all. From now on let us show the respect and appreciation they deserve. President George H.W. Bush was made of the “Right Stuff”. He was a perfect example of what is right with America.

Let us thank our Lord for sending George H.W. Bush our way. Our future is now secure. May God bless the Bush family.

Don't Let Small-Dollar Loans Ruin Your Holidays

In this wonderful time of the year when family and friends gather in good cheer to celebrate the holidays, nearly everyone has a number of lists. From greeting cards to shopping for gifts, decorations and more, lists are made and reviewed to keep pace with the barrage of seasonal activities.

But if holiday lists seem bigger than budgets, turning to a high-interest, “small dollar” loan can turn joy and merriment into a financial quagmire. The good news is that holiday financial hangovers that predatory lenders give, do not need to be a part of your celebrations.

Just keep walking or driving past the brightly-colored signs advertising high-interest, small dollar loans. Both payday and car title loans can provide quick cash; but the harms these loans create will likely linger well past the winter’s cold. In truth, these predatory loans often lead to consumers paying more in interest and fees than for the money borrowed.

Research by the Center for Responsible Lending (CRL)



Charlene Crowell
NNPA Columnist

has found that predatory payday loans drain \$4.1 billion in fees from consumers annually – borrowers who typically are unable to fully repay the

car title loan of about \$1,000 can only be secured by signing a personally-owned car as collateral. Further, the loan may only be a fraction of the marketable value of the vehicle. While the lender holds on to a car title, the borrower is faced with triple-digit interest and, in one of five cases, a whopping 20 percent, the loss of personal transportation. As harmful as payday and car title loans are, other seemingly harmless small-dollar transactions can also cause financial havoc.

If you believe pre-paid cards will always avoid financial ripoffs, think again. Before paying cash for this convenient form of plastic, read all of the fine print that explains the terms and fees that come with its usage. Terms and options can and do vary significantly. Many include a range of fees from

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activation, to learning your current balances, reloading monies and in some cases fees for inactivity. By the time all applicable fees are assessed, the amount of money actually available on that prepaid card can shrink and shortchange how far it can help on purchases.

Similarly, the convenience of debit cards can easily trigger overdraft charges for consumers with slim or no checking account cushions. CRL research has shown that although overdraft fees vary by institution, the average \$35 overdraft fee on a debit card is double the amount of the overdraft itself. Banks engage in a range of unfair and deceptive tactics to maximize these fees, which can amount to hundreds of dollars over the course of just a day or two – talk about a holiday dampener. Too many overdrafts can lead to involuntary account closures.

This holiday season try adding a full measure of practical sense to help your dollars preserve the spirit and joy of the season – it only comes once a year!

“The good news is that holiday financial hangovers that predatory lenders give, do not need to be a part of your celebrations

original loan, usually in two weeks’ time. With average annual interest rates averaging 391 percent, 75 percent of all payday loans go to borrowers with more than 10 loans a year. Like payday loans, car title loans are often marketed as an easy way to get cash without a credit check – but with interest rates that tend to be 20-30 times higher than that of credit cards. The average

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