

# The Paper

So we stand here  
On the edge of hell  
In Harlem  
And look out on the World  
And wonder  
What we're gonna do  
In the face of  
What we remember

Langston Hughes

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A Medium For People of African Descent

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CITY COLLEGE OF THE CITY UNIVERSITY OF NEW YORK

## Recapturing the Spirit of the 1969 Takeover

By Malik Lewis

With time so too have come significant changes to the City College campus both academically and demographically. Earlier this spring members of *The Paper*, City College's only Pan-African publication, began the difficult task of drudging-up the school's long buried history in their endeavor to re-unite former students involved in the 1969 take-over, and celebrate the positive changes their civil disobedience have brought. The efforts of this paper's membership paid off greatly on the night of April 17<sup>th</sup>, 2002.

The process of organizing the commemorative event involved locating and contacting many of the former City College student-activists who have since gone on to live and work in cities across the country. It was remarkable to see many of the invited guests greet their peers with warm hugs and laughter having not seen each other nearly three decades. For the current members of *The Paper*, it was a lesson in history, attaching faces and



**And they reunite** - Members of the Black Studies Department, the Committee of Ten, the BPRSA, and other key members of the Takeover

personalities to the names of those who helped change CCNY. As invited guests and their families filled into the NAC faculty dining room, video presentations recounting the student takeover and subsequent attack on open admissions at CCNY, created by Camille Yarborough and Ellie

Bernstein respectively, played on separate television screens.

Recipients of the "Maintaining the Spirit" award, in recognition of their contribution to the activities of student groups fighting for change in 1969 and the early 1970s included: Henry Arce, Martha Bright,

Leroy Collier (post-humus), Francine Covington (not present), Eduardo Cruz, Leroy Hodge, Barbara Justice, Ronald McGuire, Jerome Mondesire, Serge Mullery, Charles Powell, Geraldine Price (not present), Rick Reed, Louis Reyes Rivera, Sekou Sundiata, James Small, Thomas Soto (not present), and Tony Spencer; with additional recognition of former CCNY presidents Buell G. Gallagher, and Robert E. Marshak (both post-humus); as well as institutional awards given to the Black studies department, Child Development and Family Services, the Seek Department, and the Board of Editors of "The Paper."

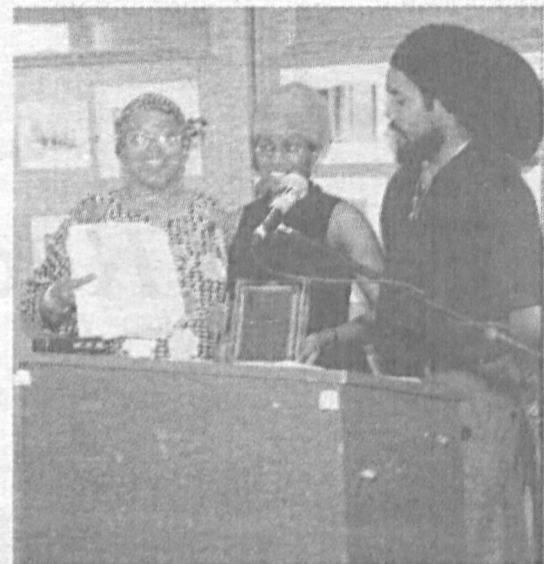
The keynote speech, delivered by Louis Reyes Rivera, was like a winding trip down memory lane, in which he discussed the Takeover, *The Paper*, race, culture, and politics. When Mr. Rivera approached the end of his speech, after priming the audience for an insightful conclusion, he realized he had forgotten the conclusion. No one seemed to mind, though, as the journey was reason enough for the trip.



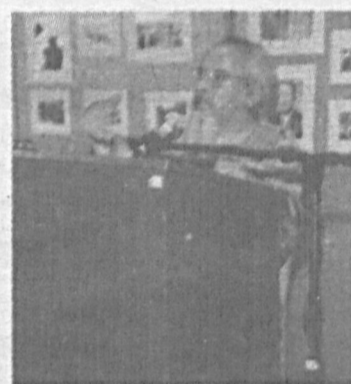
**Serious and Inspired** - The Staff of The Paper (From l to r) - Kelechi Onwuchekwa, Kahlil Almustafa, Sheria McFadden, Margaret Turner, Malik Lewis, Cecily Canady, Harry Mars, Krishan Trotman, Rhonkae Peters, & Alecia Edwards-Sibley

continued on back cover

# Celebrating the 1969



**From left to right:** Geraldine Price, Barbara Justice, Martha Bright, Chinonyerem Omeokwe, and Valdon Tau Battice



**Members of The Committee of 10 and the 1969 Student Takeover receive Awards and speak out about this historic event - (from top) Jerome Mondesire, Leroy Hodge, Eduardo Cruz-Lopez, Martha Bright, Ronald McGuire, James Small & Tony Spencer, Louis Reyes Rivera**



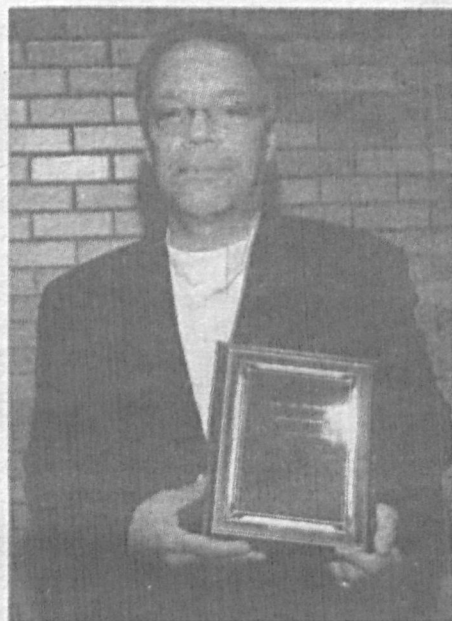
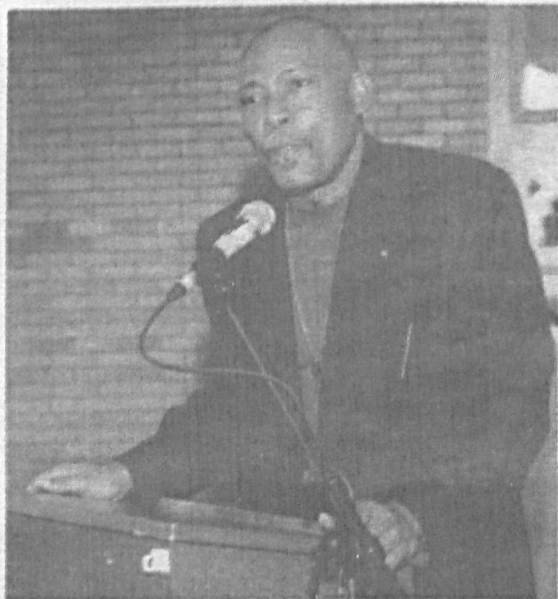
**Major Institutions came out of the '69 Takeover**  
(From l. to r.) James Small, Day Student Government Award, Delia Donastorg, Child Development and Family Services Center Award, Dr. Leonard Jeffries Jr., Black Studies Department, Joyce Connolly-Simmons, Seek Department



**Local Councilmembers Came to Support**  
(From l to r) Councilmember Charles Barron, Councilmember Bill Perkins, Attorney Charles Powell

# Recapturing

# Student Takeover



From left to right: Louis Reyes Rivera, James Small, and Charles Powell.

Bottom left and middle center: members of the African Dance Association. Middle left: Sekou Sundiata.



Who got our backs? Board of Editors - (From l to r.) Andre Austin, James Small, Ricardo Parker, Sulaiman Laguda, Jahmal Hartley, Reggie Mabry, Charles Powell

From top to bottom: Sheria McFadden, Alecia Edwards-Sibley, Kahlil Almustafa, and Chris Newton

the Spirit

# Remembering Weldon Irvine: On Behalf of Roses



Weldon Irvine [October 27, 1943 -- April 9, 2002]

[Remarks delivered by Louis Reyes Rivera at Weldon Irvine's funeral program, held on Monday, April 29, 2002, at the J. Foster Phillips Funeral Home, Jamaica, Queens.]

Pablo Neruda was 16 when he saw his first collection of poetry published in Patagonia, Chile. By 23, he had five books published, including his *Twenty Love Poems and A Song of Despair*. At 71, Neruda completed what many consider his most volatile collection, *A Call for the Destruction of Nixon and In Praise of the Chilean Revolution*. With each poem in this book as testimony and evidence, the poet takes the multiple roles of prosecutor, judge and jury. In his introduction to it, Neruda anticipates his critics. While many, he says, will question the overt political nature of this work, the way he has strayed from the art of art, Neruda claims the right to do what he did, resting his case on the fact that he had been granted all of the authority he required. The people, he says, had given him a rose.

Weldon Irvine, at 16, was honing his skills on the piano, and most often in the home of Thulani Davis, in Hampton, Virginia. He later enrolled at Hampton Institute where he studied literature, drama and music. At 22, even before completing his Bachelor's, he had won the Intercollegiate Jazz Festival competition at Villanova. When he moved to New York the following year, he formed his own seventeen-piece orchestra, which successfully completed several tours, nationally and internationally.

During this same period, Nina Simone hired him as her road manager and musical director. Ms. Simone, they say, was so taken by Lorraine Hansberry's *To Be Young, Gifted and Black*, that she wanted to pay special homage to the play. Weldon responded with the composition that bears the same title and that was first recorded by Nina. Among our more progressive voices, it soon became a second National Anthem.

As has been already duly noted, his career as a composer, lyricist, playwright, bandleader and pianist has touched upon just about every genre of our music: Jazz, gospel, theater, Hip Hop and poetry.

In 1976, I released my first anthology as an editor and publisher. It made enough money to allow me to produce three books by different authors the following year. Around that same time, Weldon released his first self-produced album. Both of us caught the same flack -- who did we think we were, daring to be independent producers of our own art? In spite of that wall that allows few flowers to bloom,

we both continued to do what we respectively believed was in our capacity to do. No human being is born without capacity, and the challenge in life is to nurture and make manifest that which was given to us at birth.

I first met Weldon about eight years ago, in the former home of Langston Hughes. It happens that Rich Barte and Layding Kaliba had organized an open mike reading series taking place in the livingroom of Langston's aunt, with whom he had lived. And when Weldon began dropping by, he'd immediately take to the piano in that livingroom and with Brother Cherry on bass, would render right alongside the poets. I was so impressed by his sensitivity to the word, by his ability to extemporaneously swing right with the voice of each poet, and by the aura that we had all created there, that sure enough I had to say something to him. Thus began our friendship.

After that, we did a few gigs together and devoted a great deal of our time exchanging notes.

With Weldon, there was no subject he couldn't broach--history, religion, our political/economic conditions, the role of the artist, paradigms to combat the state of our affairs. All of it comprised the subjects of our exchanges. Weldon loved to talk and to question and to propose.

While he did not, like Neruda, get to be 71, at 56, Weldon produced and financed *The Amadou Project*, a CD commemoration of the 1999 slaying of the young and unarmed Amadou Diallo, who was shot to death by four

white New York City police officers. The CD features a host of Spoken Word Artists, Rappers and MCs, as well as close associates Don Blackman and Carla Cook, with voice-overs by the parents of young Diallo. For Weldon, it was both a worthy political and artistic feat and a financial bust. For just as it happened with his first self-produced album, with the exception of a few program hosts on WBAI, those among us whose job it is to promote and assist our artists through the mediums that they control, for the most part, decided not to support what Weldon had produced. And many more than not whose activism draws an audience were simply not interested in extending a hand.

It appears that here, in this country, far too many of us don't yet fully appreciate the need and the multiple reasons why folks like Weldon, as with every single voice we raise, must be given those roses they have dutifully earned. For it is inside the fact that we don't or won't where doubt resides, where despondency lurks, where compulsion takes a turn away from hope, where the impulse of a genuine voice that once dared to give rise to itself is, like many of the artists among us, hardly understood.

Poet-essayist Louis Reyes Rivera is professor of African American, Caribbean and Puerto Rican history and literature. He is the author/editor of numerous volumes, including his own award-winning *Scattered Scripture* and (as co-editor) of the recently released *Bum Rush The Page*.

## Recapturing the Spirit

continued from front cover

Other passionate and inspiring addresses were made by Charles Powell, Ron McGuire (who discussed the role of white students in the 1969 student takeover), Leroy Hodge, Eduardo Cruz, and James Small (who delivered the opening remarks). Despite a temporary failure of the sound system, like in the spring of 1969, on this night, James Small would not be silenced.

In organizing the event, members of *The Paper* also sent out a call to local political leaders, members of the free-press, community activists, and CCNY students, faculty, and

administration. City Councilmen Charles Barron and Bill Perkins answered the call, and spoke candidly to the gathering of more than 150 invited guests.

The celebration was rounded-out by artistic presentations by the African Dance Association of City College, and poetry performances by Louis Reyes Rivera, Sekou Sundiata, Chris Newton, and Khalil Almustafa, Vice President of *The Paper*.

When the celebration finally came to a close and everyone in attendance had been recognized for their contribution to City College's students of color, Sheria McFadden, Treasurer of *The Paper*, addressed the audience



VP June Hendricks accepting presidential awards

and spoke of the importance of history, and the difficulty in staying true to it. She spoke about the inspired determination of the students of yesterday, and how the students of today could learn from it. When the celebration finally came to a close one had a sense that something important had just happened. If time has achieved anything, it has helped distance us from events too significant to immediately realize. It took 33 years for the participants in the 1969 Student Takeover to be truly seen as the visionaries they were; perhaps 33 years of reflection will show us something to be equally proud of in today's student body.

**To place an ad, please call us at 212-650-5029**

# Family Money

## Summer Fun..

continued from pg8

for a five year old. Some people think this is too much, but after some is saved, and some given to charity, what is left over for spending will only be a couple of dollars – a good amount of discretionary cash for that age group.

This leads to the SOS structure - Savings, Offerings, Spending. All aspects are equally important in developing your child's economic knowledge. This easy system teaches balance and responsibility, and is still fun.

I suggest that Savings be 25% of the total sum, Offering another 25%, and Spending 50% (feel free to adjust based on your family preferences).

The household jobs for allowance entitlement could be rotated in a household with more than one child. Having choice is good, so there could be mandatory chores and a list of chores that the children can choose from based on personal preference.

Here is a perfect chance to defy gender roles and have your daughter take out the garbage and your son make a salad! Have them do chores that lead to an understanding of what others have to do.

There could also be a list of "overtime" chores that can be done to supplement the child's income (this is very good for surprise situations). This additional list can be kept on the fridge.

All chores should be completed before payout is made. If chores are incomplete, think about what a fair

employer would do – pay nothing until all work is complete, or less pay for less work? In addition, children should be made to understand that parents do not have to pay allowance – it is a privilege.

Now that he has money, here is a quick list of things that Junior can pay for on his own:

- Sunday school donation
- Some school supplies
- Boy Scout/Girl Scout fees
- Some of lunch fee
- Pokemon/Digimon cards, and other cheaper toys

### Special Situations

Monetary gifts could also be allocated under the SOS system. Lost allowance could either be redistributed freely in part or in full, or redistributed under a liberal repayment plan. In case your child breaks something in a store or at home, he should be responsible for repaying a portion of the cost of fixing it.

Speak to your child about what good spending is and about what bad spending is. This invariably proves to be a very humbling experience because no sooner have they learned that they begin to point out all of your bad spending habits. Fundamental within this is your family's idea of essential and nonessential items. You want to get away from conspicuous consumption by planning what you want to get (and how much you are willing to spend) before you even leave the house, and by sticking to your plan.

## Financial and Legal Preparation for Families

Many people do not want to organize their important papers, but this can prove to very important as emergencies arise which often requires the most important pieces of identification. It is important to know where different ones should be kept and who should have access to them. There are four basic places:

### Attorney's office:

– last will and testament (original), living will, power of attorney, safe deposit key (duplicate), letters of instruction for funerals including pre-paid burial plot.

### Safe deposit box:

– Legal: birth certificates, death certificates, marriage certificates, divorce decree, citizenship papers, copy of last will, passports, military service records, Veteran Administration papers, adoption papers, social security verification, letters of instruction (copy), Power of attorney (copy)

**Financial** -stock certificates, bonds, mutual fund certificates, automobile titles, real estate deeds, Contracts/IOUs, retirement and pension plan documentation, insurance policies (copies), home records (surveys, blueprints, improvements)

### At home active file

– Personal: location of important papers, child's immunization records, employment records, education history, professional accomplishments, copy of birth and death certificates,

family medical records. Financial: unpaid bills, bank statements, broker's statements, canceled checks (six years), credit card information, insurance policies (originals), mortgage info, tax receipts, tax returns (six years), home improvement records (until house is sold and taxes paid)

### At home storage file

– tax returns (more than six years old), family health records (more than three years old), canceled checks of important transactions (more than six years old), proof that major debts have been paid off, home improvement records (after house is sold).

Safe Deposit Boxes can be rented from your local bank. Someone else should have a copy of the key in case you are unable to open it. An inventory of its contents should be kept in the home file. Most banks do not insure their deposit boxes against theft or damage, so ask your insurance agent about the cost of an insurance floater that can cover valuables in your safe deposit box.

Never keep life insurance policies in a Safe Deposit Box as the law requires the bank to seal the box in case of its owner's death. Your family would face the unpleasant task of getting legal permission to open the box. This causes delays in the execution of the policy payout as the life insurance company will not pay until the policy is surrendered.

## Tips for Teaching Your Kids to Save...

- A clear piggy-bank so they can see their money growing
- Tape a picture of something she wants to buy on the piggy-bank
- Set attainable goals and congratulate for each achievement
- Charitable contributions of ten percent of all savings/earnings teaches altruism and responsibility, and can have the dual effect of connecting her to the community and to her financial life.
- Saving partly as a means to purchase a surprise gift for a parent, grandparent, or sibling is a good incentive. Children love creating surprises.

### If you have a "spender"...

- First find out she is always dipping into her savings; there could be valid reasons such as a rash of birthdays that she purchased gifts for, the allowance is too low, or

additional small expenses at school.

- Maybe the piggybank needs to be under parental supervision with a running balance maintained by the parent/banker.
- "Spenders" are prone to impulse spending. A good way to curtail this is to have her think a couple of days about a possible purchase. Although the final decision is yours, many young impulse buyers change their minds on their own anyway.
- The Payroll Deduction Plan – withhold a portion of the child's allowance and then show her how much she has accumulated after a while. The lump sum will be an inspiration.
- The 401(k) Savings Plan – match your child's savings for an allotted amount of time. This is good for saving for something big.

## If you are self-employed:

### SEP (Simplified Employee Pension)

– Works like an IRA, except that you can put in up to 15% of your first \$150,000 of net earnings up to a max of \$22,500. Perfect for those with no employees.

### Keogh – (Profit Sharing Keogh)

–Set up like an SEP except that you can vary the amount of your contributions (unlike other Keoghs)

– Other types of Keoghs may allow you to contribute up to \$30,000, but you will be locked into contributing a set percentage of your yearly earnings.

# Features

## Women in Business

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living on their own until the economic climate becomes more favorable like it was during the 1990s.

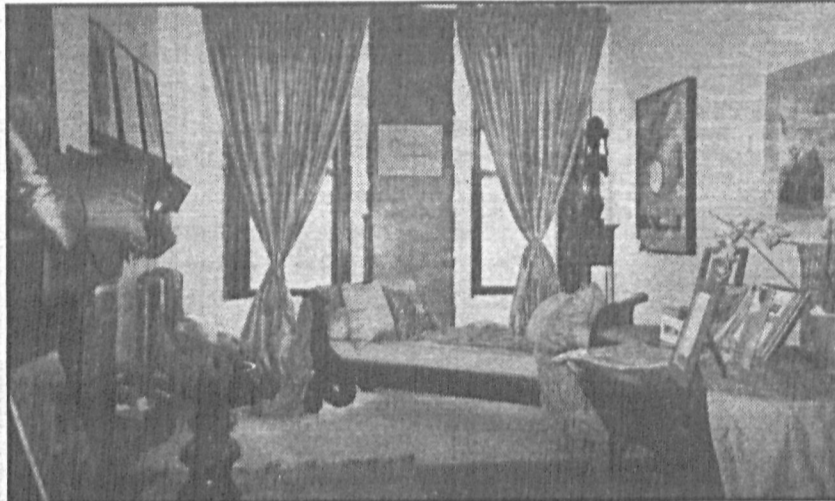
There are very few examples, however, of the small businesswoman who strives everyday to achieve personal success and present products for sale, particularly through collaboration and an effective base of operations.

One of the important keys behind success for female entrepreneurs is having connections, both with other women and with the community they serve. Amadi Ajamu, a member of Sista's Place in the Crown Heights section of Brooklyn and the December 12th Movement that runs the shop, emphasizes that the success of small businesswomen, and in general Black entrepreneurs, hinges on how well said business is connected from within and without.

In this case, Sista's Place represents "a conscious effort to help the surrounding community... to bring our culture back to our people", according to Ajamu. They do this by being a hub in the community for political action, and for cultural events such as poetry, jazz, and writing. They are well supported by the surrounding community which frequents the place for those events, in addition to it being a cafe. Ms. Ajamu made it clear that the place opened out of a struggle against discrimination by the site's former fruit market owners and took volunteer work to remodel the property and run it as it is being run today.

Such a struggle wasn't necessarily the case for Princess Jenkins of The Brownstone in Harlem, even though she echoed the need for connections with the surrounding community.

In this case, the establishment started off with a considerable client base, ensuring patronization. Ms.



Courtesy of the Brownstone Design Parlor

Jenkins then went on to help form "Women in the Black," a local merchants association, and also helped in the efforts to bring tourism to Harlem by working with others to develop a brochure that the Empowerment Zone could use. She did this because "there was a whole side of Harlem that was missing; it was previously known only for food and entertainment." These links that she forged have served "to help them help us."

There are quite a number of examples of what happens when a business or corporation commits itself

those lines. Then a Needs Analysis (Fact Finder) is drafted. This assesses your debts, mortgage, and early retirement possibilities. With all these factors, a policy and premium is designed to suit your needs.

With the overview of types of insurance in mind, the following is a list of programs available to students. More information can be found by visiting the Wellness and Counseling Center to receive brochures on each program, or the respective contact information for the programs:

1. GHI/CUNY Student Health Program: Designed to provide affordable health care to matriculated CUNY students. Foreign students are also eligible. Benefits include primary physician care, hospital services, emergency service and many other services. Applications can be obtained in the Wellness Center or get a downloadable form by visiting the website at

only to profits and self-aggrandizement (think Enron).

Ms. Ajamu of Sista's Place says being "a commitment to struggle... whatever tools we have goes toward it." Such a commitment to the community will rub off on people tremendously; they will see that something good is

going on and in return will offer the same amount of support. At the same time, the efforts must keep going

among the staff in order for the success to continue. A relatively easy way to do this is to establish relationships among each other based on the mode-of the business.

In the case of Sista's Place, Ms. Ajamu tells of their relationships being "a view for collective work and consciousness that has to be replicated for us [as a people] to be free." In this same breath, Ms. Jenkins tells of a female entrepreneur needing "a vision that is clear and powerful," if she is to succeed in business. This way, she would remain focused on her ultimate goal through any trials and tribulations

that arise, especially in a community like Harlem that is very active.

Some female entrepreneurs in the business have done fairly creative things in order to attain success. Ms. Ajamu, for one, advises that for a female entrepreneur, particularly a Black female entrepreneur, to succeed in business, they must have "more diverse businesses than beauty parlors and bodegas. They must take more chances."

In addition, she says "The idea of cooperative economics must be institutionalized. We must stop thinking individually and think collectively." This, however, does not do well without knowing what you are doing in a certain field. Ms. Jenkins, in this sense, advises new entrepreneurs to "get work in the industry that they are going into, so that they can learn as much as possible." She also advises to "get all the necessary training in an industry, including schooling and certification."

One more key aspect behind women being in business is to ensure that good habits are made and passed onto the next generation. According to Ms. Jenkins, women "should teach kids how to start and run a business, because it is important for them to see their mother as a head."

This way, presumably, they too will be encouraged to succeed in their endeavors. In addition, Ms. Jenkins believes that a woman should take care to balance family life and her business life; she, for instance, waited to begin her family and took care to choose a partner that would be supportive of her and her endeavors and "be hands-on with the baby."

## Insurance

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Homeowners Insurance.

Health Insurance, or a Health Maintenance Organization (HMO) is a program that covers the health services needed by a plan member. Services spans primary care physicians' visits, dental, emergency care, and psychiatric. Optional riders for prescription drugs are included.

However, to apply for a policy requires a procedure. For Life Insurance, you must take a medical exam. Then a Morbidity Chart is used to determine the rates according to your lifestyle. For example, a construction worker will pay a higher monthly premium than a clerical worker will because the construction worker has a greater chance of dying earlier than the clerical worker.

Age is also measured along

[www.ghi.com/members/cuny.html](http://www.ghi.com/members/cuny.html).

2. The Sentry Student Security Plan: Underwritten by Sentry Insurance, this plan is designed for any student attending a college or university. International students qualify for Plan II only. Contact 1-800-426-7234 or visit [www.ejsmith.com](http://www.ejsmith.com)

3. Compass Gold and Compass Silver: Sponsored by the International Students Organization, this is designed specifically for foreign students, visiting scholars, and teachers to the U.S. Compass Gold provides short-term coverage whereas Compass Silver provides comprehensive medical insurance. For an application, call 1-800-244-1180 or visit [www.isoa.org](http://www.isoa.org).

4. The NYU Stu-Dent Plan: A program of the New York University School of Dentistry, this program provides dental care to students at an affordable rate. For more information, call 212-998-9870 or visit [www.nyu.edu/dental/stu-dent.html](http://www.nyu.edu/dental/stu-dent.html).

5. United Dental Systems Inc.: This program is dedicated to providing dental care to groups and to individuals who do not have dental insurance or wish to supplement their current coverage. For membership information, call Diane Friedman or Stan Edelman at 212-675-5745.

6. HealthStat: This is a citywide initiative, operated by the City of New York, that is dedicated to enrolling uninsured New Yorkers and their families. Programs include Family Health Plus for low-income families, and ChildHealth Plus for dependent children under the age of 19. For more information, call 1-888-692-6116 or visit a counselor at community-based organizations or hospitals.

7. Empire BlueCross BlueShield: A federal and State run program, this operates as a full plan or a supplement to your current plan. For more information, call 1-800-342-9815 or visit [www.empireblue.com](http://www.empireblue.com).

# Reparations/Black Economics

## First Reparations Lawsuit Filed For African-Americans

-By Kahlil Almustafa

A historic class action federal lawsuit was filed, March 26<sup>th</sup>, seeking damages for descendants of enslaved Africans in American in Brooklyn's US District Court, Eastern District. The lawsuit names Aetna insurance company, FleetBoston financial services group and CSX railroad operator. The lawsuit also claims there are as many as 1,000 unidentified corporations that have profited from slavery in the United States between 1619 and 1865.

The lawsuit was filed on behalf of 35 million African-Americans. Deadria Farmer Paellman, the lead plaintiff, has spent years researching her family's slave history and corporate ties to slavery. "These are corporations that benefited from stealing people, from stealing labor, from forced breeding, from torture, from committing numerous horrendous acts, and there's no reason why they should be able to hold onto assets they acquired through such horrendous acts", said Farmer-Paellman.

The naming of these corporations debunks the myth that only Southern plantation owners benefited from slavery. Aetna

issued life insurance policies on enslaved Africans with slave owners. FleetBoston's corporate predecessor financed slave ships and traders. CSX is a descendant of railroad lines that were constructed and run by slave labor.

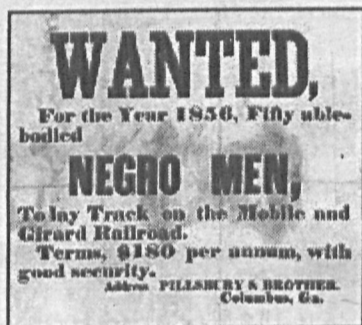
Many corporations' ties to slavery have been uncovered during the past months, leading up to this lawsuit. Evidence has been provided that proud names in finance, banking, insurance, railroads, textiles, publishing, education and other industries are linked to slavery.

### Schools

The benefactors of many of the nation's 'prestigious' universities – Harvard, Yale, Brown, Princeton and the University of Virginia – were wealthy slave owners. Yale and Brown universities have publicized a study that shows how they received slave money in the form of donations. Yale student research also revealed that the university relied on slave-trading revenue for its first scholarships, an endowed professorship and library endowment. The names of the donors are etched in the stone buildings that house the campus' classrooms, offices and auditoriums.

### Newspapers

Many of the U.S.'s largest newspaper companies own dailies that were vital to the slave economy. Newspapers ran ads that promised reward money for the capture of escaped slaves, offered slaves for sale or sought slaves for purchase. In July 2000, the Hartford Courant newspaper admitted 'complicity' (partnership in wrongdoing) in the slave trade when it acknowledged profits it had made in the 1700's and 1800's by publishing scores of ads for the sale of slaves and the recapture of runaways.



### Insurance Companies

Early in the 19<sup>th</sup> century, slave owners insured their slaves to protect their investment, when renting them to mines, railroads and tobacco processors. *USA Today* obtained a copy of a New York Life policy taken out on a Virginia slave by his master. Evidence of more than 10 New York Life slave policies comes from an 1847 account book, containing notes on slave policies in amounts ranging from \$375 to \$600. A 1906 history of New York Life says 339 of the company's first 1,000 policies were written on the lives of slaves.

### Railroads

North America's four major rail networks: Norfolk Southern, CSX, Union Pacific and Canadian National – all own lines that were built and operated with slave labor.

Historians say nearly every rail line built east of the Mississippi River and south of the Mason-Dixon line before the Civil War was constructed or run at least partly by slaves.

Records show railroads brought or rented slaves for clearing land, grading and laying tracks. Enslaved workers frequently show up in annual reports as line-item expenses as "hands," "colored hands," "Negro hires," "Negro property" and "slaves." A single volume of records from 1850 for the Richard, Fredericksburg & Potomac Railroad, now owned by CSX contains 47 agreements with slave owners in just two months.

### Investment Banks

Records and letters at the New York Historical Society show James and William Brown built their merchant bank – today's Brown Bros. Harriman – by lending to Southern planters, brokering slave-grown cotton and acting as a clearinghouse for the South's financial system. The firm earned commissions arranging cotton shipments from Southern ports to mills in New England and Britain. It also loaned millions directly to planters, merchants and cotton brokers throughout the South.

### Textiles

The roots of textile maker, WestPoint Stevens can be traced back to periods of slavery in 1851 through Pepperell Manufacturing, bought by WestPoint in 1965. Today WestPoint Stevens is the largest producer of bed and bath textiles in the United States.

It is the leading supplier, producing towels, linens and other goods for major designers and other companies. There were 84 mills in Rhode Island alone that made Negro cloth or other coarse clothing for slaves. This coarse Negro cloth was used to remind slaves of their place in society.

The court of public opinion may give the most momentum for winning descendants of enslaved Africans a Reparations settlement. Corporate America judges its court cases on profit, not merit. If large numbers of African-Americans begin demanding apologies for slavery, the federal government may be required to create a solution.

The struggle for reparations for African-Americans is more than a century old. It continues today in courtrooms and will be elevated significantly with the National Millions for Reparations March, August 17<sup>th</sup>, 2002 in Washington D.C.

have been able to adjust making millions of dollars for themselves, while one-third are living below the poverty line.

Black economic development dates as far back as slavery. As early as 1853, an economic convention took place to encourage African-Americans to 'Buy Black' and invest their money with each other. In 1890, African-Americans had already started 31,000 businesses.

During Jim Crow years, from 1904 to 1929, there was a 300 percent increase in Black owned businesses totaling more than one hundred thousand. Due to legalized segregation, African-Americans developed enclaves, culturally, intellectually and socially distinct communities, depending on each other as providers and consumers. The lack of competition from White businesses helped to stimulate economic growth during this period.

One significant example of Black economic development was Tulsa, Oklahoma in 1923. This African-American community of 11,000 had nine hotels, 19 restaurants, and 31 grocery stores and meat markets. Tulsa, Oklahoma was destroyed by mobs of White people because a Black man accidentally touched a White woman in an elevator. Fifty people were killed and over 1,000 businesses and homes were left in ruins.

As African-Americans headed toward integration, Black economic

## A Brief History of Black Economics

-By Kahlil Almustafa

The history of Black economic development does not begin with Africans in America after 1865. Nor does it begin with a divided African continent after the Berlin Conference in the 1880's. African people have come a long way since the Nile Valley, almost four million years ago to the 21<sup>st</sup> century.

The economic practices of African people were rooted in their value system African people believed in Ujamaa (cooperative economics) where people were part of an extended family and land belonged to the community. People in the community worked together exchanging goods and services.

Making the adjustment to American capitalism based on individualism and the acquisition of land, money and cheap labor has been difficult for most African people. It has been extremely difficult since enslaved Africans and their descendants were never given any capital for slave labor. Some African-American

continued on pg.14

# The Enron Scandal

## Lessons from Enron

-By Alecia Edwards-Sibley

As a result of the Enron collapse, touted as the largest corporate bankruptcy in history, many former employees are now singing the blues. Joyce Barrett, former human resources executive the loss of \$65,000 in 401k, \$80,000 in stock options, and \$65,000 in severance pay adds up to a whopping and sudden \$210,000 deficit. Fighting back tears she states, "I lost everything I had. Now I feel like a second class citizen."

The Enron fiasco could affect you, too. Scores of states' mutual and pension funds were tied up in Enron. Many of us may have assets tied up in retirement plans with a structure similar to Enron's. Proctor and Gamble, Pfizer, McDonald's, and Target are just a few of the companies that have a high percentage of company stock in their 401k plans. If you or someone you know is in jeopardy of compromising their financial freedom here are

some pointers to avoid a pitfall.

### Diversify

A portfolio with different classes (including stocks and bonds) is less prone to be dramatically affected by a loss in one area.

### Limit Single Investments

**Question:** How much of your portfolio should be invested in a single company?

**Answer:** No more than 5%. Enron matched employee contributions with company stock. 25% of all companies with 401k plans have the same practice. Does yours? What makes the situation even more potentially serious is that many companies have "lock-down" periods in which assets cannot be transferred. Therefore, many people just watched as their assets plunged, unable to do a thing about it.

If they had adhered to the 5% rule the harshness of the situation could have been avoided.

### Evaluate Your Mutual Funds

Many mutual funds were Enron-heavy thereBy resulting in serious losses. Examine current holdings and review their prospectus to gain a full understanding of their investment policies and guidelines. Beware of overlaps in stock fund holdings. The top ten holdings of your mutual funds may have the same basis.

### Understand the Stock You Buy

Know how the companies generate revenues, spends money, earns profits and invests. Pay close attention to how earnings are measured and presented. Follow your gut feeling if things seem unclear, because the ultimate responsibility lies on you.

**Risky Business?**

Enron's employees aren't the only ones with 401(k) plans rich in company stock.

Procter & Gamble	
Sherwin-Williams	
Abbott Laboratories	
Pfizer	
Anheuser-Busch	
Coca-Cola	
General Electric	
Texas Instruments	
McDonald's	
Home Depot	
Mars & McLennan	
Textron	
Target	
Enron (Dec. 2000)	62%

List of companies and the percentage of company stock that they offer.  
Courtesy of Black Enterprise

## Black Economics

continued from pg. 15

took a step backwards. Many African-Americans drove 20 or 30 miles from their own communities to shop at White communities where they feel they could get better service and goods. In *Miseducation of the Negro*, by historian Carter G. Woodson suggests Blacks were taught that Black businesses were incapable of providing quality goods.

Today the African-American community estimated income is \$400 to \$450 billion. This money does not translate into wealth because 93 percent of that income is spent outside of the African-American community. Jawanza Kunjufu, in *Black Economics* outlines six important steps in building Black economic empowerment:

We need to build strong businesses that provide quality services and products. Many African-Americans believe customers should "Buy Black" and neglect customer service. According to Kunjufu, "the ideal motive for starting a business is if there is something you enjoy making or providing that you have determined from official or unofficial market research has a reasonable degree of customer demand." Starting businesses is also an opportunity to employ people in the community. Small businesses are responsible for eighty percent of the new jobs in America.

We need the more talented, educated, motivated members of our community starting businesses, instead of working for Fortune 500 companies.

We need a community that will encourage entrepreneurship and parents who promote a "good business" instead of a "good job" to their children.

We need African-American institutions to emphasize economic over political development.

We need to resist racism, advocate for governmental assistance and responsibility, but not become dependent on it for our improvement. The primary reason for lack of capital in the Black community is that Black people were never compensated for slave labor.

We need to create a loyal and educated consumer base. Just as our businesses have a responsibility to customers, we have a responsibility to our businesses, even if that means paying an extra twenty-five cents for a banana.

It is as important as ever that African-Americans start using their resources to benefit their communities. Starting businesses in the community, owned by people who live in the community, supported by the community is one step we could all participate in toward Black economic empowerment. African people can still practice Ujamaa, even in capitalist America.

## If You Have Student Loan Debt and Credit Card Debt

The interest rates on your credit card is probably higher than the rate on your student loan. Therefore, you should pay off your credit card debt faster. By extending the number of years over which you pay back the student loan, you reduce the monthly payments; use the extra money to pay off your credit card debt. Once your credit debt is diminished, increase the payments on your student loan and pay them off!

O. A. A. U. 's Annual Pilgrimage  
To Ferncliff Cemetary - Ardsley, New York

### Malcolm X Day

Adam Clayton Powell State Office Building  
- W 125th & Adam Clayton Powell Blvd. -  
Arrive Early Buses Leave 10:30 A.M.

# May 19



May 19, 1925 - February 21, 1965

## El Hajj Malik El Shabazz

ORGANIZATION OF AFRO-AMERICAN UNITY



# The Enron Scandal

## Enron and Arthur Anderson

-By Sheria Mcfadden

Over the past several months much of the media coverage has been devoted to the questionable business accounting practices of the Enron Corporation and Arthur Andersen LLP combined. According to the media, it was Sherron Watkins, Vice President for Corporate Development at Enron that warned Kenneth Lay, former Enron Chairman about the irregularities in the accounting practices she had discovered.

Ms. Watkins, however, was not the first employee to warn top Enron executives about their wrongdoings. The New York Times reported in its February 20, 2002 issue, that in the mid-1990's James Alexander, former President of Enron Global Power & Pipelines, a subsidiary, also tried to warn Enron's top executives, including Chief Executive Kenneth Lay about apparent accounting irregularities, which they independently discovered.

In February of 2000, Jeffrey Skilling became President/CEO of Enron and Kenneth Lay remained as chairman. A few weeks later, Enron's stock hit a 52-week high of \$84.87 on the NYSE. Six months later Enron's, Jeffrey Skilling, President/CEO resigned and Kenneth Lay then chairman, returned to the role of Chief Executive.

In August 2001 Sherron Watkins, Vice President of Corporate Development sent the then Chief Executive Kenneth Lay an anonymous letter expressing her concerns about the company's accounting practices.

In a telephone conversation with Arthur Andersen's audit partner James Hecker, Ms. Watkins told Mr. Hecker of her discovery regarding Enron's accounting practices. He then alerted the other Andersen officials and chief Enron auditor David Duncan in a memorandum about the concerns expressed by Vice President Watkins.

### ENRON'S HISTORY

In 1985, Houston Natural Gas and InterNorth, a natural gas company based in Omaha, NE merged to form Enron. This interstate/intrastate natural gas company owns approximately 37,000 miles of pipelines. In 1989, the company went public...selling natural gas commodities, and, as a result, became the largest natural gas merchant in North America and the United Kingdom.

When North America entered

the market of global selling of electricity in 1994, Enron became the largest marketer of electricity in the United States. The company also sells other products such as coal, pulp, paper, plastics, metal and bandwidths. In addition, they own the naming rights to Houston's ballpark, Enron Field, and a 30-year facilities management contract with the Astros. With the explosion of the Internet, the company launched its first global Web-based commodity-trading site, EnronOnline.

In their October 2001 financial statement, Enron reported a \$638 million third-quarter loss and discloses



Internet image of the company's logo

a \$1.2 billion reduction in shareholders equity. It was rumored that the loss in revenue was caused by partnerships run by Chief Financial Officer Andrew Fastow.

A week later Enron admits that the Securities and Exchange Commission (SEC) has made an inquiry into transactions between Enron and the Andrew Fastow partnerships. Two days later, Andrew Fastow, CFO is let go and replaced by Jeff McMahon. The SEC moved its inquiry up to full investigation and Enron sought out University of Texas law school dean William Powers, to head up a special committee to respond to the investigation.

With the announcement of a full investigation, Enron stock fell to less than \$10 a share. The company was forced to file documents with the SEC revising their earnings for the past five years to account for the \$586 million in losses. While Enron struggled to raise an additional \$500 million to \$1 billion dollars in private equity, Dynegy Inc. sought to acquire the troubled company for \$8 billion in stock. Talk of Enron's financial trou-

bles cause the stock to plummet 23%, to its lowest level in nearly 10 years. While both Enron and Dynegy say the merger would not be affected by Enron's financial troubles, its stock continued to fall and investors were not convinced that the merger would happen.

On Nov 26, 2001, Enron's shares finished the day at \$4.01 and its credit rating was downgraded to "junk bond" status. Dynegy terminated the merger and the fall of Enron stock triggered the heaviest single-day trading volume in NYSE and Nasdaq history.

On December 2, 2001 Enron

made off with millions of dollars they illegally made through web of complex partnerships.

### WHO REALLY LOST?

While lawmakers scramble through Enron and Arthur Andersen documents to figure what happened and who is responsible for the collapse; Enron employees, teachers and other public employees across the United States must join forces to file a class-action suit in hopes of recovering the estimated \$1.5 billion lost from state retirement and public funds. The battle over Enron's assets has created a war between the states. Texas, Florida, California, New York, Georgia, Washington and Ohio are among the many states that are fighting for the right to be "lead plaintiff" in the class action suit against the Enron Corporation.

According to an article in the Miami Herald, "Florida's pension funds lost 334.9 million, which is the largest amount of all the other states. However, some states like California, who lost \$144 million less than Florida are against them being lead plaintiff for several reasons. First the other state said that, Florida failed to recognize Enron's danger signs and participated in Enron transaction that had a conflict of interest. Second, Florida brought its stock on the advice of Alliance Capital Management (ACM). Who is also the employer of Fred Savage, former director of Enron. Finally, they concluded that Florida's history with an Enron director precludes it from leading the case. However, Florida has joined forces with New York City, whose losses total over a \$109 million. With a combine total of over \$400 million, Florida and New York City believe they have the strongest case.

Georgia, Ohio and Washington bonded to form the Retirement System Group. While their combine total loss is only \$283.8 million, they are confident that Alabama will come on board and bring their losses up to \$331.5 million. According to the Retirement System Group, with Alabama on board they would be the only group that satisfies all the requirements of federal law. The Texas Teacher Retirement System took a loss of \$35.7 million out of a \$80 billion fund and their Employees Retirement System lost \$24.3 million out of a 19 billion portfolio. Texas has joined the class-action suit but has

filed for Chapter 11 bankruptcy protection and sued Dynegy for wrongful termination of a merger. The next day Enron laid off 4,000 employees and receives a counter suit from Dynegy for control of its Northern Natural Gas Pipeline. Arthur Andersen LLP told congress that it warned Enron about their accounting practices. On that same day Enron employees and investors told a congressional committee of their losses due to the downfall.

Enron fired Arthur Andersen LLP and, blamed the company for shredding crucial documents needed for the investigation. A few days later Chairman/Chief Executive Kenneth Lay resigned from the company, which he had lead since 1995. The company hired restructuring expert Stephen Cooper as acting Chief Executive. By the end of January 2002 the congressional committee had uncovered Enron's involvement in the White House' energy plan and called a special court proceeding to find out what was Enron's role in the development of the energy plan? In February 2002, it was found that the company had inflated their profits and top-level executives

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# CCNY News

## Students' Rights to Information Infringed

-By Kelechi Onwuchekwa

Dr. Lois Cronholm, Senior Vice President of Operations, is having a "beautification" of the campus done to show, in her words, "that we care about ourselves." This, however, has been swept up in an undercurrent of outrage by the Finley Student Center, Undergraduate Student Government, and students of clubs and organizations including this one.

On Wednesday, March 6<sup>th</sup>, several newspaper storage bins belonging to The Campus, The Messenger, and The Paper were inexplicably removed from their locations in the NAC Rotunda and first floor lobby, both locations belonging to the Finley Student Center as per an agreement made several years ago after the original Finley Student Center building was demolished to make way for the Herman Goldman Center (known as the track). These bins contained several recent copies of each newspaper; in the case of The Paper, nearly 100 copies.

The incursions onto the property of the newspapers and Finley Student Center did not stop there - less than a week later bulletin boards belonging to the FSC were removed from the columns on which they hung at the NAC Rotunda. Revelations of the so-called "beautification project"

came about at this point.

Efforts began almost immediately to stop the removals and to figure out what the motives of Dr. Cronholm were behind this.

According to USG Executive Secretary Lunetha Lancaster, "Dr. Cronholm wanted to have students do 'walk-through' to see where would new bulletin boards go up." The trouble with this, according to Ms. Lancaster, was that this "walk-through" was on very short notice (students were to be selected on the day following this announcement), and would take place under the auspices of June Hendricks, VP of Student Affairs, ONLY. In other words, Dr. Cronholm wasn't scheduled to even take part in this "walk-through." Several attempts by Ms. Lancaster, Sheria McFadden (Treasurer of The Paper), and Wendy Thornton (FSC Director) to meet with Dr. Cronholm were put off without explanation. Only after a combined effort by USG executives, representatives of the Media Board (The Campus, The Paper, S.A.M.E., and WCCR radio), The Messenger, and NYPIRG representatives to present their grievances to the school's administration were they able to get a response out of Dr. Cronholm.

Dr. Cronholm's response and explanation sounded mostly as if she did not know what was going on. She

offered to meet with all of the aforementioned people on March 19<sup>th</sup> at the Administration Building in room 231. Here she outlined her three-point beautification plan: a capital campaign to fix the campus, in order not to "give the general impression that we don't take care of our campus," to renovate the classrooms on campus and to create a new student center on campus, and to make each of the buildings more accessible, a goal pushed by the Oasis club for a long time due to the inaccessibility of parts of the NAC library and the Sciences building. The model for this, according to her, lays in other college campuses, which "it would be a good idea to visit." Upon questioning by Ms. McFadden of why it took so long to relay this information to students, Dr. Cronholm stated that she herself found out of the newer aspects of the plan. In addition, she considered the bin removal "a misunderstanding by Physical Plant, because they were taken too early. I am sorry that happened." She did not feel the same way for the bulletin boards, however; they had to come down as soon as possible because "they were falling apart." Yet, there is no specific decision, according to her, on where newer bulletin boards will go up. Nor was she clear on the situation with the banners save for the insistence that they needed logos (previously chosen) before they

went up again; it took a reminder by Assistant FSC Director Harry Mars to let her know that the banners had already been returned by meeting time. In the end, Dr. Cronholm asked that those attending the meeting provide her with names of students who are willing to serve on various committees that are dealing with the Beautification campaign.

(Those interested in participating in these committees should contact Wendy Thornton, Director of Co-Curricular life, at extension 5093, or at Wthornton@ccny.cuny.edu).

It became clear as the meeting progressed that Dr. Cronholm was growing tired of the constant discussion of the bulletin boards and bins. However, the point was made that there was outrage over the way the whole situation was handled and the relative silence of the administration. The outrage, according to all parties involved, stemmed from the inherent disrespect from the removals without consultation of either the three newspaper organizations, USG, or FSC. It also stemmed from the inherent infringement of the rights to free speech and free press of the newspapers and clubs that used the bins and bulletin boards to advertise themselves to the student population, particularly on the campus of a state-funded institution.

## Important Information From Your Wellness Center

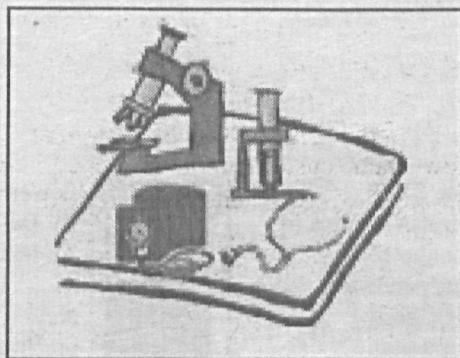
The Wellness and Counseling Center at City College  
Marshak Science Building, Room J-15 650-8222

compiled By Margaret Turner

### Physical Health Services

- Immunizations provided: Tuberculosis; Measles, Mumps, and Rubella; Hepatitis A/B
- Practitioners are available: RN's (5 days/week) and M.D./P.A./NPRN's (2 days/week)
- Clearance consultations for students to use CCNY's physical fitness facilities
- Initial Physical Exams and consultations are provided to students free of charge
- Diagnosis and treatment for sexually transmitted diseases
- Family Planning (free tests and birth control options)
- Free Over the Counter medication is available and prescriptions can be issued

- Eye Care: Free and low cost services and products are available at NYCTC in Brooklyn, referrals are given by WCC.
- Referrals are available for ongoing medical care and for conditions not treated at the WCC site. There is a minimal fee for services provided out-



side of WCC (including laboratory work and blood testing). The fee is collected at the referral site. Heritage Health Care can schedule various laboratory tests and women's health tests. Fees range from \$5.00 to \$40.00

### Mental Health

- Crisis Intervention: Short term counseling is available at the WCC
- Referrals can be provided for eight individual treatment sessions outside of the WCC
- WCC works with the academic departments to schedule Workshops focused on providing students with stress reduction and anxiety management techniques as well as "Habits which lend toward the success of students".

Your student activity fees allow the WCC to provide these services, Come to Marshak Science Building, Room J-15 to learn more! A goal is to make City College an environment suitable to the commuter student. Staff at the WCC hope to meet your physical and mental health need while you are on campus.

## Dellums

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already been implemented and debt forgiveness of millions of dollars in Africa are two other U.S. policies that would help this pandemic.

Hearing this knowledge moves one to move. As Dellums warned the student population, "if we do not take action, the next generation will ask us how did we allow millions of people to die without doing anything about it."

The Paper will accept applications for summer orientation and for the Fall 2002 semester. For more information, please stop by at NAC Room 1/118, or call x5029.

# Ron Dellums Speaks Out

## U.S. Foreign Policy on HIV/AIDS in Africa

By Kahlil Almustafa

The HIV/AIDS pandemic is known worldwide, but most people feel detached from the millions of people infected and dying annually. On Thursday, April 25, 2002, in Shepard Hall, Ron Dellums illustrated the magnitude of this global crisis. The program called U.S. Foreign Policy on HIV/AIDS in Africa, was the 18th Annual Presidential Lecture presented by the Rosenberg/Humphrey Program in Public Policy.

Ron Dellums, an Oakland City college graduate, began by saying public policy should start where people are not where they are supposed to be. He encouraged students not to 'engage' and get involved making the process respond to you. He forewarned the audience of students, faculty, staff and community members that with knowledge brings tremendous burden.

Dellums said, "We must honestly deal with the reality that the process that gives life is taking life." You are either infected or affected. We are all in the circle of AIDS. He outlines the current HIV/AIDS crisis and the actions individuals and the U.S. must take.

### What we know about HIV/AIDS

HIV/AIDS is a threat to the human family. Much like a nuclear

weapon, everyone is mutually vulnerable. A nuclear weapon will not "Bypass the brothers" or "sidestep the sisters" or only kill homosexuals.

HIV/AIDS is a global pandemic affecting 40 million people



Ron Dellums  
Photo courtesy of the  
ares.redsword.com

worldwide. Since AIDS was discovered 22 million people have died worldwide. Two-thirds of the people living with the virus are in Sub-Saharan Africa. Seven to eight thousand Africans die each day. We in America felt the lost of 3,000 people dying in the September 11th attack.

In China and India there is a ticking time bomb were HIV/AIDS is spreading rapidly. India boasts a .045 infection rate, but with a population of one billion, that is 4.5 million people affected and expanding geometrically. Russia, Latin America, and Brazil are also being swept by the pandemic.

In America, 900,000 people in

America are currently infected and 480,000 have died so far. Currently African-Americans comprise 42 percent of those infected while 28 percent of Latin-Americans being infected. This means colored people make up 70% of the AIDS infections in America.

In Sub-Saharan Africa there are 14 million orphaned children and rising. Teachers are dying faster than students. In the year 2010, there will be 30-40 million orphans in this area increasing the possibility to exploit these children politically, economically, militarily and sexually.

This pandemic has not peaked, it is only in the first phase. Africa is only the present epicenter of the AIDS pandemic, but it will move. India is one location which could be a future epicenter of the pandemic.

### What can we do?

Overcome the conspiracy of silence. Use every opportunity to speak out.

Individuals must make the HIV/AIDS pandemic of central issue on their front.

Overcome denial. In some places of the world, people are continually dying from long-term illnesses not acknowledged as AIDS.

The level of our effort must match the level of the tragedy and the level of our urgency. The US has defined AIDS, a health issue as a global security issue. This is the highest level of classification of threat. We must demand our government to response at this same high level. After

September 11th, we began appropriating billions of dollars instantly acknowledging the serious of the threat.

We need to find a cure. Bring the most brilliant minds from around the world like we did with the Manhattan Project, to build a weapon of mass destruction.

Find several vaccines. We must use whatever resources are necessary

We need education and prevention. Our education must be based on "good science not mediocre politics." We must address this issue straightforward and maturely.

We need treatment. People in America already have access to treatment, but for 99 percent of African people, AIDS is a death sentence. We cannot make a decision to allow millions of people die because it is not cost effective.

We cannot simply make treatment accessible and affordable. This is a complex problem meaning we must develop training, transportation, health care infrastructure, human rights, cultural orthodoxy, education, sanitation, and nutrition.

The US should contribute two billion dollars toward the Global Trust Fund proposed by the UN. This could result in as much as 15-20 billion dollars. The US found 35 billion for homeland security instantly after September 11th. We must start talking about human misery and not money and accountability.

The bilateral programs that have

continued on page 15

# Financial Planning Booklist



**Rich Dad, Poor Dad**  
By Robert Kiyosaki

"What the Rich Teach Their Kids About Money — That the Poor and Middle Class Do Not!" Contending that the wealthy have learned to make money work for them, rather than toiling for the almighty dollar, Kiyosaki reveals the secrets to success — his way.



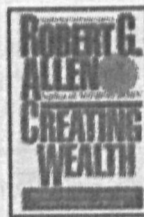
**Get a Financial Life**  
By Beth Kobliner

The author presents financial advice aimed at people in their twenties and thirties. She discusses "budgeting, credit, banking, investing, retirement planning, home buying, insurance, and taxes." (Booklist)



**Black Economics**  
By Jawanza Kunjufu

Kunjufu examines how to keep black businesses and the more than \$450 billion generated by them in the black community.



**Creating Wealth**  
By Robert Allen

Allen shows how to retire in 10 years by integrating real estate with other wealth-generating investments.



**Capitate Your Kids: Teaching Your Teens Financial Independence**  
By Dr. John E. Whitcomb

This innovative book shows parents how to teach teens money management. Here is a step-by-step plan for guiding parents painlessly through the process of teaching their children financial responsibility.



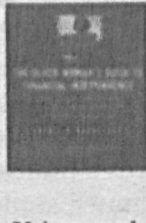
**Securing Your Child's Economic Future**  
By Winifred Conkling

Learn how to plan your children's future, including the emotional intensity of such topics as wills, choosing a guardian, or just facing the fact that our precious children are going to grow up.



**A Random Walk Through Wall Street**  
By

In A Random Walk Down Wall Street you will discover how much fun it can be to beat the pros at their own game - and learn a user-friendly, long-range investment strategy that really works.



**The Black Woman's Guide to Financial Independence**  
By Cherly Broussard

Using worksheets and straightforward explanations of savings strategies and investment options, Broussard, a registered investment advisor, provides black women with the tools they need to build financially independent lives.



**PowerNomics**  
By Dr. Claude Anderson

New concepts teaching Blacks new ways to see, think, and behave in race matters. His new education, political and economic action steps are designed to make Black America self-sufficient and competitive by the year 2005.



**Career Ideas for Kids Who Like...**  
By Diane Lindsey Reeves

This fun-filled series guides young readers through a multitude of career possibilities based on their specific interests and skills and links their talents to wide variety of actual professions.

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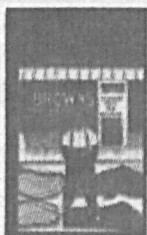
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By Robert Kiyosaki

"What the Rich Teach Their Kids About Money — That the Poor and Middle Class Do Not!" Contending that the wealthy have learned to make money work for them, rather than toiling for the almighty dollar, Kiyosaki reveals the secrets to success — his way.



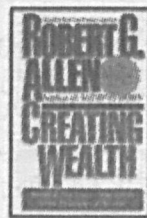
**Get a Financial Life**  
By Beth Kobliner

The author presents financial advice aimed at people in their twenties and thirties. She discusses "budgeting, credit, banking, investing, retirement planning, home buying, insurance, and taxes." (Booklist)



**Black Economics**  
By Jawanza Kunjufu

Kunjufu examines how to keep black businesses and the more than \$450 billion generated by them in the black community.



**Creating Wealth**  
By Robert Allen

Allen shows how to retire in 10 years by integrating real estate with other wealth-generating investments.



**Capitate Your Kids: Teaching Your Teens Financial Independence**  
By Dr. John E. Whitcomb

This innovative book shows parents how to teach teens money management. Here is a step-by-step plan for guiding parents painlessly through the process of teaching their children financial responsibility.



**Securing Your Child's Economic Future**  
By Winifred Conkling

Learn how to plan your children's future, including the emotional intensity of such topics as wills, choosing a guardian, or just facing the fact that our precious children are going to grow up.



**A Random Walk Through Wall Street**  
By

In A Random Walk Down Wall Street you will discover how much fun it can be to beat the pros at their own game - and learn a user-friendly, long-range investment strategy that really works.



**The Black Woman's Guide to Financial Independence**  
By Cherly Broussard

Using worksheets and straightforward explanations of savings strategies and investment options, Broussard, a registered investment advisor, provides black women with the tools they need to build financially independent lives.



**PowerNomics**  
By Dr. Claude Anderson

New concepts teaching Blacks new ways to see, think, and behave in race matters. His new education, political and economic action steps are designed to make Black America self-sufficient and competitive by the year 2005.



**Career Ideas for Kids Who Like...**  
By Diane Lindsey Reeves

This fun-filled series guides young readers through a multitude of career possibilities based on their specific interests and skills and links their talents to a wide variety of actual professions.