

Voter education project

Urges Bilalians to flex political muscle

By Curtis Shahid Sharif
ATLANTA — The Atlanta based Voter Education Project (VEP) reports that Bilalians have made dramatic gains in winning elections to public offices in the South over the past decade. Yet they say, efforts must be redoubled in order to protect present gains and to eventually achieve equal representation in the political arena.

"This is a key moment in the history of the Black Bilalian struggle for the right to vote," said John Lewis, executive director of the non partisan VEP. "Ten years from now, the Voting Rights Act may have expired, the Black movement may be only a memory, and the full-time work of the VEP may no longer exist. What we are able to accomplish in voter registration and citizenship education will determine the kinds of conditions which we and the children of the South will have to face in the future."

The total number of southern offices held by Bilalians to date is 1,944. This figure, however, represents only 2.5 per cent of the total number of

offices in the 11 southern states, according to the latest findings of the VEP.

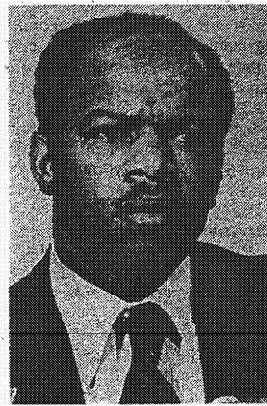
"We are pleased by the increase, which is 27 times the number of Blacks who held office in 1965, but when you consider that Blacks constitute 20.4 per cent of the population of the 11 southern states, there is obviously a serious problem of under-representation.

"In the overwhelming majority of political subdivisions in the South, there are no Black elected officials at all," said Lewis, adding that the percentage of elected officials should at least equal the percentage of Bilalians in the population.

Stanley Alexander, VEP research director, pointed out that the number of Bilalian elected officials has increased substantially each year since the Voting Rights Act was passed in 1965, when only 72 Bilalians held public office.

INCREASED NUMBERS

By 1970, the number stood at 565, with the following annual increases since that time: 1971 - 711; 1972 - 873; 1973 - 1,144; 1974 - 1,307; and 1975 - 1,588.



JOHN LEWIS (Photo by Curtis S. Sharif)

The 1,944 elective offices now held by Bilalians in the South are distributed as follows: Alabama, 193; Arkansas, 212; Florida, 79; Georgia, 221; Louisiana, 278; Mississippi, 237; North Carolina, 210; South Carolina, 153; Tennessee, 118; Texas, 155; and Virginia, 88. This count includes 23 Bilalian officials who have been appointed to elective office to fill unexpired terms on state school boards, judgeships, and

city and county governing bodies.

The Public offices now held by southern Bilalians included: U.S. House of Representatives, 3; state senators, 3; state representatives, 88; county officials, 294; mayors, 68; other municipal officials, 827; law enforcement officials, 204; and education officials, 445.

"For the aspiration of Blacks and other minorities who have a strong desire to participate in the government of this country, time may be running out," warned Lewis. "The gains which are being made today are changing the climate of both regional and national politics and have changed some of the conditions which Black people must face daily, but in terms of the untapped resources of full political participation, we haven't seen the real gains which are needed.

"Unlike the example of Reconstruction, where Black gains were swept aside and little progress was achieved in political representation for over one-half a century," said Lewis, "it is my hope that history will record this period

as one having farsighted leaders who saw the value of protracted struggle to build a better world."

Southern income patterns

CHARLOTTE — Information compiled by the Southern Growth Policies Board (SGPB) shows that personal income grew faster in the South than in the nation as a whole every year from 1970 through 1975.

Also, personal income in the South increased 86 per cent over the five-year period compared to 55.4 per cent for the nation. Data for the study came from federal sources and included 1970 through the third quarter of 1975.

Other states included were Alabama, Arkansas, Georgia, Kentucky, Louisiana, Mississippi, Maryland, Oklahoma, Tennessee, Texas, Virginia and West Virginia.

The SGPB study also showed that the 15 states studied topped the national average in population growth, new jobs and state tax revenues in the first half of this decade despite the recession last year. As to the future, the study showed that future increases in employment are likely toward "high wage" industries, the SGPB said.

The South's population grew by 5,315,000 persons with the rate being 8.6 per cent compared to 4.8 per cent for the entire nation.

Accounting for 40 per cent of that growth were people moving into the region, a shift in a decades-old pattern of migration out of the South.

"The population gains are impressive, but we are more impressed with the economic trends pinpointed in the report," said E. Blaines Limer, SGPB executive director.

Per Capita income rose from 85.7 per cent of the national average in 1970 to 88.3 per cent in the third quarter of 1975, the report showed. Unemployment, though it varied widely in the 15 states, remained slightly below the national average for the period studied.

Southern banks lead in loan losses

By Curtis Shahid Sharif
ATLANTA — The largest loan losses in the nation occurred in the South, according to recent statistics from the banking industry.

In a survey of its 780 member-banks, Robert Morris Associates (RMA), a Philadelphia-based trade association of bank loan and credit officers, reported that banks in the 6th Federal Reserve District headquartered in Atlanta had the biggest percentage of bad loans of all the nation's 12 Federal Reserve districts.

The survey focused on loan "charge-offs," the term used

by banks when they write off bad loans. The loan charge-offs are computed as a percentage of the total commercial loans in the banks' portfolio to establish an index.

The Robert Morris Associates' survey does not include all the nation's banks, but the survey report declared that banks responding represented about 63 per cent of the average total domestic commercial loans held by United States banks in 1975, and included information from 87 of the top 100 banks in the nation.

Nationally, all banks in the association charged off 0.74

per cent of their average commercial loan portfolios.

In the 6th District, which includes all of Georgia, Florida and Alabama, eastern Tennessee and southern portions of Mississippi and Louisiana, the average was 1.16 per cent.

This compares to 1974, when the national average was 0.36 per cent and the South, again the worst in the nation, recorded charge-offs at 0.79 per cent.

Another study of 126 banks throughout the nation by Atlanta's Robinson-Humphrey Co., Inc., a regional securities firm, posted similar

results. It found that among the 35 banks with the worst experience in bad loan charge-offs, 21 are in the South.

Seventeen of the 25 highest charge-off percentages occurred in Southern banks, and nine of the top 10 were banks in this region. Atlanta's five largest banks are among the 35 banks, and four of the five are in the top 20.

In dollar figures, the Robert Morris Associates' survey shows that 780 banks, with total assets of \$571.76 billion, listed \$184.95 billion in commercial loans outstanding during 1975. These banks charged off 47,300 loans that totaled \$1.5 billion.

In the 6th Federal Reserve District, 87 banks with total assets of \$27.8 billion listed a 1975 total of \$7.97 billion in commercial loans outstanding. District banks charged off 3,847 loans valued at \$106.5 million.

Real estate related businesses accounted for the largest part of the bad loans both nationally and in the South. The RMA survey broke down the bad loans into 20 categories. Real estate investment trusts headed the list with charge-offs totaling \$111.6 million, followed by department stores, which totaled \$108.7 million.

Morehouse wins endowment

ATLANTA — Morehouse College is one of five Bilalian institutions of higher education that has been awarded a \$150,000 grant by Lilly Endowment, Inc., of Indianapolis. The College will use the grant to strengthen instruction in the social sciences.

The grants are payable over a three-year period beginning in June, 1976. Morehouse plans two eight

week summer workshops for the social science faculty. A program coordinator, Dr. Tobe Johnson, will work year-round to assure optimum faculty utilization of the workshops and other programs designed to enhance teaching skills.

Dr. Johnson recently stated "the essential elements of the Social Science Improvement

Program proposed here are two sets of workshops and seminars, one designed for faculty and the other primarily for students." He adds, "the objectives of the plan are to enable faculty members in the social sciences to upgrade their skills in quantitative methods of analysis and to increase student interest in the social sciences by initiating them into the enterprise of social science."

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